Medical aid regulations

These regulations are part of your health insurance policy with the associated terms and conditions of insurance.

General terms and conditions for medical aids
The insurance includes entitlement to reimbursement of adequately functioning medical aids, both on an ownership basis and on loan.

Replacement of medical aids within the set period of use is possible if they have ceased to function adequately, unless the defect is caused by careless use or neglect, or if the medical aids are no longer suitable for the insured person's impairments.

Entitlement to reimbursement of medical aids does not extend to common medical aids. 'Common medical aids' are medical aids that do not have a direct relationship to an impairment or disorder of the insured person. This means that a common medical aid is generally available over the counter and is more or less part of daily life, which includes aids such as computers and mobile phones.

Function-based specification of medical aids
Entitlement to medical aids is generally specified in a function-based manner. This means that the legislation and regulations on an impairment provide a rough specification of entitlement to medical aids instead of providing an exhaustive list of medical aids that are reimbursed. Having a function-based specification of a medical aid means that reimbursement will only be issued for that specific medical aid, and not for any medical aid. To qualify for reimbursement, a medical aid must meet the 'latest practical and theoretical standards' criterion and other criteria.

It is up to health insurers to designate when entitlement to medical aids is subject to function-based specification of the medical aid. We do that in our policy conditions and these Regulations. If you want to claim reimbursement of the costs of a medical aid that is not explicitly listed in these Regulations, you can submit a claim for it.

Use of and responsibility for medical aids
Personal responsibility: users are under an obligation to use medical aids with care. In case of negligent use on your part, you will be charged for repairs or replacement.

Special conditions: procurement of medical aids from non-contracted suppliers is subject to specific conditions.

Cooperation with checks: the medical aid supplier may perform checks in relation to the provision and use of medical aids. You are expected to cooperate in such checks to a reasonable extent.

Ownership, loan and deductible
Medical aids will either become the user's property or be provided on loan. The costs of a medical aid may be set off against the deductible. You will have to pay a deductible if you are aged 18 or older and receive healthcare covered by the general insurance policy.

In the case of medical aids on loan, you, as the user, will be required to sign a loan agreement and will be under an obligation to return the medical aid after use.
If a medical aid transfers to your possession, it is strictly for your own use. You may not sell it to anyone.

Suppliers and reimbursements
Medical aids supplied by contracted suppliers are subject to different reimbursement rules to those supplied by non-contracted suppliers.

Definitions

Offer	Medical aids with the functional characteristics needed to meet the function-based prescription.
Application	An application is a written or digital request for a medical aid.
Adequate medical aid	An appropriate or suitable medical aid given the insured person's circumstances.
Common medical aid	'Common medical aids' are medical aids that do not have a direct relationship to an impairment or disorder of the insured person. This means that a common medical aid is generally available over the counter and is more or less part of daily life. A low-cost, permanent medical aid may also be considered a common medical aid. A 'permanent' medical aid is a medical aid that can be used for a long period of time. Medical aids that replace medical aids commonly used for activities of daily living and that are not particularly expensive are also not covered by the general insurance policy.
Cardiovascular and respiratory physiotherapist (cardiorespiratory physiotherapist)	The physiotherapist specialising in cardiovascular and/or respiratory physiotherapy who is involved in the treatment as a result of which the medical aid is prescribed. The physiotherapist must be authorised and competent to prescribe the medical aid.
Functional requirements	The requirements specify what requirements the product to be used must meet in terms of version and functionality. These requirements do not depend on the brand, meaning that requirements are not tied to a specific type/make of product.
Function-based prescription	Function-based prescription means that the insured person's specific disorder or impairment and a medical aid user's difficulty being a full member of society are taken into consideration in determining the functionality that the medical aid must provide.
Ready-for-use standard-version medical aid	A medical aid that is ready for use (commercially available) is a medical aid designed and made to meet specific functional needs and that is usually available in a number of sizes. The medical aid does not have to be customised by the supplier for use by a certain insured person. A standard-version medical aid is made in industrial serial production based on standard sizes and models. It can be set and configured as necessary for use by an individual insured person based on instructions and information from the manufacturer. Prior to being put on the market, the medical aid in its standard version must meet the EU Regulation on Medical Devices and have CE conformity marking.
Customised ready-for-use medical aid	A prefabricated medical aid that is suitable for use by one specific insured person only after certain customisations. The medical aid in its standard version is made based on standard models or patterns without covering all individual features. The complete prefabricated medical aid with

	customisations is an individually fitted medical aid with bespoke status. This means that it does not have the CE marking, albeit that some or all of the components and accessories may do.
Period of use	The minimum period that a medical aid can be used for. Medical aids must have a level of quality that means replacement will normally not be needed before the end of the period of use.
Contracted medical aid supplier	Suppliers with whom the health insurer has entered into an agreement for the supply of specific medical aids.
Specialist nurse	The specialist nurse specialising in a field relating to the medical aid who is involved in the treatment as a result of which the medical aid is prescribed. The specialist nurse must be authorised and competent to prescribe the medical aid. Examples of specialist nurses include oncology nurses, continence nurses, urology, continence and stoma care (UCS) nurses, transfer nurses, wound nurses, stoma nurses, nurses specialising in diabetes, and nurses from the hospital-at-home ('MTH') team.
Repeat provision	Repeat provision is when a new, equivalent medical aid is needed because the current medical aid is no longer functioning properly and it has reached the end of its minimum service life.
General practitioner	The general practitioner involved in the treatment as a result of which the medical aid is prescribed, and who is authorised and competent to prescribe the medical aid. Please note: unless stated otherwise for the medical aid in question, a geriatric specialist or a doctor for the mentally disabled may also prescribe medical aids that general practitioners are authorised to prescribe.
Medical aid	Medical aids are products (as per the description of medical aid requirements) that can be used to support the insured person in activities of daily living.
Medical aid supplier	The party supplying the medical aid to the insured party.
Quality requirements	Conditions that medical aid suppliers must meet.
Medical indication/grounds	A medical indication is a statement of medical grounds issued by a prescriber. It specifies whether an insured party needs certain medical aids.
Medical specialist	The medical specialist involved in the treatment as a result of which the medical aid is prescribed, and who is authorised and competent to prescribe the medical aid. Please note: this definition does not cover geriatric specialists and doctors for the mentally disabled. They are generalists, like general practitioners.
Physician assistant	The physician assistant involved in the treatment as a result of which the medical aid is prescribed, and who is authorised and competent to prescribe the medical aid.
Deciding together	The insured person and the healthcare provider jointly decide how to address a certain health problem. They discuss the nature and background of the problem, the various options on how to address it, the pros and cons of the options, and what considerations are important for the individual.

Practical and theoretical standards	The medical aid's effectiveness and appropriateness must have been proven through objective, medical research. For some kinds of healthcare, information about 'theoretical standards' is often not available. If this is the case, the healthcare or service in the field in question must be considered responsible and adequate healthcare: 'theoretical standards'.
Permission	Written or digital approval that health insurers issue to an insured party and/or supplier. This is approval for a requested medical aid, which may be subject to a certain period of use or maximum quantity. This permission is sometimes referred to as 'authorisation'.
Clinical nurse specialist	The clinical nurse specialist involved in the treatment as a result of which the medical aid is prescribed, and who is authorised and competent to prescribe the medical aid.
Referring party	A healthcare provider who refers the insured person to another healthcare provider.
Insured person	The person whose risk of needing medical care, as defined in the Dutch Health Insurance Act ('Zorgverzekeringswet'), is covered by a health insurance policy and is specified as such on the policy sheet issued by the health insurer.
Prescriber	The party authorised to prescribe the (function-based) medical aid.
Wound care specialist	A wound care specialist who has completed wound care training at Erasmus University Medical Centre in Rotterdam. The wound care specialist must be involved in the treatment as a result of which the medical aid is prescribed and must be authorised and competent to prescribe the medical aid.

Categories and names of medical aids

Category	Where to find the regulations
Prostheses and hairpieces	Art. 2.6(a); Art. 2.8
Medical aids for breathing problems	Art. 2.6(b); Art. 2.9
Medical aids for hearing problems	Art. 2.6(c); Art. 2.10
Medical aids relating to incontinence (urinary or faecal)	Art. 2.6(d); Art. 2.11
Medical aids for mobility problems	Art. 2.6(e); Art. 2.12
Medical aids for vision problems	Art. 2.6(f); Art. 2.13
Skull protectors	Art. 2.6(g)
Contraceptives	Art. 2.6(i); Art. 2.16
Medical aids for bed-based nursing and other care	Art. 2.6(j); Art. 2.17
Medical aids for skin disorders	Art. 2.6(k); Art. 2.18
Syringes and injection pens to administer medication (except for insulin)	Art. 2.6(l); Art. 2.19
Elastic compression stockings and other medical aids for vascular problems	Art. 2.6(m)
Medical aids for thrombosis	Art. 2.6(n)
Medical aids for diabetes	Art. 2.6(o)
Infusion pump to administer medication	Art. 2.6(p); Art. 2.22
Feeding aids	Art. 2.6(r); Art. 2.24
Medical aids relating to speaking problems	Art. 2.6(s)
Medical aids for communication, information access and alerting	Art. 2.6(t); Art. 2.26
Medical aids for alleviation of chronic pain	Art. 2.6(y)
Costs relating to home dialysis	Art. 2.6(hh); Art. 2.29

Prostheses and hairpieces

Facial prosthetics

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Ocular prosthesis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have no eyeball, or you have a severely deformed eye that no longer functions.	
Prescriber	Medical specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision of a prosthetic eye or scleral shell prosthesis, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Voice prosthesis or speech amplifiers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• Once every five years for a voice generator. • 100% for voice prosthesis and speech amplifier. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.

Reimbursement for replacement/repair		
Further particulars	When you or your general practitioner place or replace a medical aid this comes under the 'Medical aid' clause. Placement and replacement in the hospital comes under the 'Specialist medical healthcare' clause.	

Stump socks

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• If this is part of arm or lower limb prostheses, it does not need to be requested separately. • If you use a stump sock in connection with a prosthesis, the conditions applicable to the prostheses apply.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% for stump socks. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Hairpieces/wigs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have complete or partial baldness due to a medical condition or medical treatment. Conditions • The medical aid is effective and appropriate to your personal situation. There must be medical grounds for the healthcare. The healthcare must be neither unnecessarily expensive nor unnecessarily extensive, because it will then not be effective healthcare in your situation. The medical aid supplier looks at the appropriateness of the medical aids that have been selected and maintains a care plan to demonstrate their effectiveness. Ineffective healthcare is not covered by your general insurance policy, not even if you pay for part of it yourself. • You are entitled to a functioning medical aid. 'Functioning' is taken to mean that the medical aids are ready for use on delivery. Instructions for use must be given upon the first purchase and accessories may be required for operation. For a medical aid to be considered (or continue to be considered) a functioning and adequate medical aid, repairs, replacement or adjustments may be needed. A spare medical aid may also be reimbursed or provided if having a spare can in all reasonableness be considered necessary. The idea is for you to always have an adequate, functioning medical aid at your disposal; the medical aid supplier will determine whether this is the case. What is not reimbursed • Hairpieces for normal male hair loss (alopecia androgenetica).	
Prescriber	Attending doctor.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Haarwerken' (Accreditation scheme for hairpieces) set up by SEMH and/or have an 'ANKO Haarwerk' specialist certificate. SEHM is the 'Stichting Erkenningsregeling leveranciers Medische

		Hulpmiddelen' (Accreditation scheme foundation for suppliers of medical aids). ANKO is the 'Algemene Nederlandse Kappers Organisatie' (General Dutch Hairdressers Organisation).
Reimbursement	• € 571,50 maximum for hairpieces/wigs. • Deductible applies from the age of 18.	• € 571,50 maximum for hairpieces/wigs. This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Arm prostheses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Arm prostheses include shoulder, finger and hand prostheses. What is not reimbursed • Medical aids that are used exclusively while at work or in a learning environment.	
Prescriber	Rehabilitation doctor, physician assistant or clinical nurse specialist who meets the conditions from the Prosthetic care: arm and lower limb prosthetics module under the medical aids category.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• You need our permission. • You need our permission for a repair/adjustment costing more than € 750,-. • You need our permission before ordering a second medical aid.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	• Rehabilitation centre PPP-arm: a rehabilitation centre that adheres to the Prosthetic Prescription Protocol for the arm. • Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen' (Accreditation scheme for orthopaedic device makers) and work according to the Prosthetic Prescription Protocol (PPP) for the arm
Reimbursement	• 100% for shoulder, arm and hand prostheses. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Lower limb prosthetics

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Lower limb prostheses include hip, foot and toe prostheses. What is not reimbursed • Medical aids that are used exclusively while at work or in a learning environment.	
Prescriber	Rehabilitation doctor, physician assistant or clinical nurse specialist who meets the conditions from the Prosthetic care: arm and lower limb prosthetics module under the medical aids category.	
Owned or on loan	• You will be given this medical aid on an ownership basis (you will own it) if you are 16 years or younger. • You will be given this medical aid on loan if you are 17 years or older.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for a repair/adjustment costing more than € 750,-. • You need our permission for a second provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

	• You need our permission in specific cases. The contracted medical aid supplier will tell you if this applies.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen' (Accreditation scheme for orthopaedic device makers) and work according to the Prosthetic Prescription Protocol for the lower limb ('PPP been').
Reimbursement	• 100% for lower limb prosthesis: leg or foot. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Other conditions for prostheses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Medical specialist, physician assistant or clinical nurse specialist who meets the conditions from the Prosthetic care module.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required		You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier		
Reimbursement	• Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Breast prosthesis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You have undergone surgical removal of your mammary glands (partial or complete mastectomy), or • You have no or virtually no development of the mammary glands.	
Prescriber	General practitioner, medical specialist, oncology nurse, physician assistant, clinical nurse specialist or breast care nurse.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need permission from us for a personalised (custom-designed) prosthesis.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'SEMH Erkenningsregeling Mammacare Zorgaanbieders' (Accreditation scheme for breast care providers).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen.

		• Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	If you can swim with your breast prosthesis, you will not be entitled to a swimming prosthesis.	

Medical aids for breathing problems

Respiratory device with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You are entitled to a permanent facility at home and a back-up facility (cylinders, in case of outage of the basic facility). Aside from that, the medical aid supplier will also assess whether you are entitled to a mobile facility, which can be used for short stays away from home. If you are entitled, this covers 1 mobile facility and 1 battery. • In the event of use of a stationary concentrator, we reimburse the electricity costs based on average electricity costs charged by electricity suppliers and the average use of concentrators. It will then be up to you to submit the counter reading to your medical aid supplier. • In order to be or remain eligible for reimbursement of the electricity costs for your concentrator you must cooperate with readouts of your device.	
Prescriber	• Medical specialist, physician assistant or clinical nurse specialist. • Terminal phase: general practitioner, medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% for respiratory device and accessories. • You will be reimbursed € 0,09 per operating hour to cover electricity costs. If the reimbursement is insufficient in your situation, you can send us a request for a possible additional reimbursement, providing an explanation and proof backing the request. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Sleeping position trainer

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You have mild to moderate positional obstructive sleep apnoea (POSA) as per the current OSA guideline of the Netherlands Association of Physicians for Pulmonary Diseases and Tuberculosis ('Nederlandse Vereniging van Artsen voor Longziekten en Tuberculose', or NVALT) and the Netherlands Association for Otorhinolaryngology and Head and Neck Surgery ('Nederlandse Vereniging voor Keel- Neus-Oorheelkunde en Heelkunde van het Hoofd-Halsgebied', or NVKNO). • Your breathing stops twice as often when sleeping on your back than in other sleeping positions. • Your breathing stops fewer than 10 times per hour when sleeping on your side. • You sleep on your back for between 10% and 90% of your sleep time. Conditions • You have had a successful trial period of at least 2 weeks.	

	• The requesting doctor must sign a fully completed questionnaire that is available from your medical aid supplier. What is not reimbursed • A medical aid intended solely to reduce snoring.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Permission from us is not required in this case, unless your AHI (apnea-hypopnea index: number of times your breathing stops per hour) is over 30. • If you already have a medical aid for your OSA for combination therapy.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

CPAP device and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have Obstructive Sleep Apnea (OSA) as per the current OSA guideline of the Netherlands Association of Physicians for Pulmonary Diseases and Tuberculosis ('Nederlandse Vereniging van Artsen voor Longziekten en Tuberculose', or NVALT) and the Netherlands Association for Otorhinolaryngology and Head and Neck Surgery ('Nederlandse Vereniging voor Keel- Neus-Oorheelkunde en Heelkunde van het Hoofd-Halsgebied', or NVKNO). Conditions • The requesting doctor must sign a fully completed questionnaire that is available from your medical aid supplier. • Use of the device must be in accordance with the current OSA guideline of the Netherlands Association of Physicians for Pulmonary Diseases and Tuberculosis ('Nederlandse Vereniging van Artsen voor Longziekten en Tuberculose', or NVALT) and the Netherlands Association for Otorhinolaryngology and Head and Neck Surgery ('Nederlandse Vereniging voor Keel- Neus-Oorheelkunde en Heelkunde van het Hoofd-Halsgebied', or NVKNO).	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Our permission is not required in this case. • You need our permission if you already have a medical aid for your OSA for combination therapy. • You need our permission for subsequent requests with changes.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Nebuliser with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Conditions • You have been a prescribed medicine that you must inhale using a nebuliser. This nebulisable medicine must be registered in the Medicines Reimbursement System (GVS) and reimbursed by us. • Hypertonic saline is only reimbursed where cystic fibrosis has been diagnosed and for insured persons aged 6 or over. • To be or remain eligible for reimbursement, you must allow your medical aid supplier to check your device every six months to verify that you are using the device in combination with a GVS-listed nebulisable medicine.	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist or specialist nurse.	
Owned or on loan	You are given this medical aid on loan. Hypertonic saline solution is yours to keep.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Mucus suction device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are unable to clear mucus from your upper airways and/or mouth and throat area independently and effectively.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and

	medical aid are subject to a deductible, however.	consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Tracheal cannula and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	When you, your general practitioner or your home care provider place or replace a medical aid, this comes under the 'Medical aid' clause. Placement and replacement in the hospital comes under the 'Specialist medical healthcare' clause.	
Prescriber	General practitioner, medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission if you need more than the maximum quantities of one or more of the following products: o 1 pair of (encrustation) tweezers every 5 calendar years; o 1 stoma light per calendar year; o 300ml (sweet) oil per calendar year; o More than 2 shower covers per calendar year. • You need our permission for other stoma guards (e.g. scarves and covers) if the costs of these are higher than a total of € 88,20 per calendar year.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

MRD (mandibular repositioning device)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have Obstructive Sleep Apnea (OSA) as per the current OSA guideline of the Netherlands Association of Physicians for Pulmonary Diseases and Tuberculosis ('Nederlandse Vereniging van Artsen voor Longziekten en Tuberculose', or NVALT) and the Netherlands Association for Otorhinolaryngology and Head and Neck Surgery ('Nederlandse Vereniging voor Keel- Neus-Oorheelkunde en Heelkunde van het Hoofd-Halsgebied', or NVKNO). Conditions • The requesting doctor must sign a fully completed questionnaire that is available from your medical aid supplier. • Your teeth are ready for MRD treatment and insertion. The period of use of an MRD is 5 years. Any required adjustments and/or dental treatments that are expected to be needed must be performed prior to the treatment with a (first) MRD, i.e. before the MRD can be inserted. • Dental alterations after starting to use the MRD. If dental alterations have to be performed by your own dentist after you have started using an MRD, always bring the MRD to the dentist so that the dental alteration can be aligned with the MRD. If the dental alterations in question are such that the MRD has to be adjusted or replaced,	

	the medical aid supplier or (affiliated) dentist must seek our approval first, including in the request a cost estimate and specifying the medical grounds for the procedure. What is not reimbursed • Fitting in a centre for dental care in exceptional circumstances. • An MRD to prevent or reduce snoring. • Dental alterations for an MRD. • Adjustments to the MRD for cosmetic dental alterations.	
Prescriber	Pulmonologist, ENT specialist, neurologist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Our permission is not required in this case, unless: • your AHI (apnea-hypopnea index: number of times your breathing stops per hour) is over 30; or • replacement will be required within 5 years; or • if you already have a medical aid for your OSA for combination therapy.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	• The attending dentist, dental surgeon or orthodontist must be certified by the Netherlands Association for Dental Sleep Medicine ('Nederlandse Vereniging voor Tandheelkundige Slaapgeneeskunde', or NVTS) or European Academy of Dental Sleep Medicine (EADSM) and have an up-to-date NVTS certificate or equivalent certificate (e.g. EADSM Expert level). • Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Inhalation chambers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You use it in combination with metered-dose inhalers.	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist or specialist nurse.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• Maximum of 2 per year • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Positive expiratory pressure device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a lung condition that causes excessive sputum production over a prolonged period and/or means you need help clearing sputum from your airways. What is not reimbursed • Manometer.	
Prescriber	Medical specialist, physician assistant, clinical nurse specialist, specialist nurse or cardiovascular and respiratory physiotherapist (cardiorespiratory physiotherapist).	
Owned or on loan	You acquire this medical aid; you are the owner.	

Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for hearing problems

Hearing aids

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. • You have severe tinnitus. Conditions • The audiogram is not over 12 months old. • The medical aid must be fitted as per the most recent version of the Hearing Protocol • The medical aid is effective and appropriate to your personal situation. There must be medical grounds for the healthcare. The healthcare must be neither unnecessarily expensive nor unnecessarily extensive, because it will then not be effective healthcare in your situation. The medical aid supplier looks at the appropriateness of the medical aids that have been selected and maintains a care plan to demonstrate their effectiveness. Ineffective healthcare is not covered by your general insurance policy, not even if you pay for part of it yourself. • The hearing aid is included in the national hearing aids database. You may be eligible for a hearing aid that is not included in the national hearing aids database if: you have tried at least two different hearing aids from the database first; and the audiologist from the audiology centre has provided adequate justification for such, showing that there are no hearing aids in this database that are appropriate in your case. What is not reimbursed • Extra or replacement batteries and charger.	
Prescriber	• Up to age 18: ENT specialist or audiologist affiliated with an audiology centre in accordance with the applicable field standard for hearing aid care issued by the National Consultation Body on Audiological Devices ('Nationaal Overleg Audiologische Hulpmiddelen', or NOAH). • From the age of 18: you can go directly to a hearing care professional, who will advise you as to when you need a prescription from an ENT specialist or an audiologist affiliated with an audiology centre. The hearing care professional will determine this based on the current NOAH field standard for hearing aid care.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need permission from us for a hearing aid that is not included in the national hearing aids database.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier is a triage hearing care professional registered with the StAr quality assurance organisation for hearing care professionals and/or in the CvC register of hearing care professionals. This medical aid supplier works according to the most recent version of the Hearing Protocol.

Reimbursement	Up to age 17 inclusive: • 100% for hearing aids. • This healthcare is not subject to the deductible. From the age of 18: • A statutory personal contribution of 25%. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair	You can normally keep using your hearing aid for at least 5 years. If your hearing aid needs any adjustments or repairs before the end of this 5-year period, contact the contracted medical aid supplier that provided the hearing aid. We have an agreement with the healthcare provider about the costs of repairs or adjustments that are needed during the first 5 years.	You can normally keep using your hearing aid for at least 5 years. You are responsible for any adjustments and/or repairs during this period.
Further particulars	• You are entitled to a functioning medical aid. A medical aid is considered to be a functioning medical aid if it is ready for use when delivered. When first purchased, a medical aid must come with instructions for use and you will also be reimbursed for batteries or charging equipment, if you can reasonably be deemed to need them. • Please note: the conditions for repeat provisions do not apply to hearing.	

Assistive listening device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. • You have severe tinnitus. Conditions • The audiogram is not over 9 months old. • The medical aid must be fitted as per the most recent version of the Hearing Protocol.	
Prescriber	ENT specialist (ear, nose and throat specialist) or audiologist affiliated with an audiology centre.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Alarm clock/alerting device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. • You have severe tinnitus. Conditions • The audiogram is not over 9 months old. • The medical aid must be fitted as per the most recent version of the Hearing Protocol.	
Prescriber	ENT specialist (ear, nose and throat specialist), hearing care specialist or audiologist affiliated with an audiology centre.	

Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• You need our permission for the initial provision up to 60dB. Up to 55 decibels of hearing loss: not only a written request with a prescription and justification by an ENT specialist or audiology centre is needed, but also a clear specification of why the medical aid is needed, why the usual medical aids are inadequate and which other medical aids have been tried first. • For the initial provision of an installation from 60 dB, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Hearing dogs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are profoundly deaf and rely on help to perform general or household activities of daily living. Conditions • The dog increases your independence and substantially reduces your dependence on healthcare support.	
Prescriber	Medical specialist or audiologist affiliated with an audiology centre.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The non-contracted medical aid supplier is a full or candidate member of Assistance Dogs International (ADI).
Reimbursement	• 100% for hearing dog; and • € 292,03, per quarter, maximum cover for costs associated with feeding and veterinary and other care for the dog. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Text or video telephone

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	ENT specialist (ear, nose and throat specialist) or audiologist affiliated with an audiology centre.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Other hearing assistive devices/assistive listening devices
Hearing loops, infrared system, FM device and streamers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. • You have severe tinnitus. Conditions • The audiogram is not over 12 months old. • The medical aid must be fitted as per the most recent version of the Hearing Protocol.	
Prescriber	• Up to age 18: ENT specialist or audiologist affiliated with an audiology centre in accordance with the applicable field standard for hearing aid care issued by 'Nationaal Overleg Audiologische Hulpmiddelen' (NOAH) (National Consultation Body on Audiological Devices). • From the age of 18: you can go directly to a hearing care professional, who will advise you as to when you need a prescription from an ENT specialist or an audiologist affiliated with an audiology centre. The hearing care professional will determine this based on the current NOAH field standard for hearing aid care.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission if you need an additional medical aid/provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier is a triage hearing care professional registered with the StAr quality assurance organisation for hearing care professionals and/or in the CvC register of hearing care professionals. This medical aid supplier works according to the most recent version of the Hearing Protocol.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Medical aids relating to incontinence (urinary or faecal)

Absorbent incontinence products

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You are 3 or 4 years old and have a non-physiological (non-natural) form of incontinence. • You are 5 years or older and have long-term or chronic urinary or bowel incontinence (involuntary loss of urine or faeces). This incontinence does not improve on its own	

	within a short period and cannot be adequately treated within a reasonable time. Pelvic floor strengthening exercises or bladder training (pelvic floor therapy) do not help either. Conditions • The medical aid is effective and appropriate to your personal situation. There must be medical grounds for the healthcare. The healthcare must be neither unnecessarily expensive nor unnecessarily extensive, because it will then not be effective healthcare in your situation. The medical aid supplier looks at the appropriateness of the medical aids that have been selected and maintains a care plan to demonstrate their effectiveness. Ineffective healthcare is not covered by your general insurance policy, not even if you pay for part of it yourself. • You are entitled to a functioning medical aid. 'Functioning' is taken to mean that the medical aids are ready for use on delivery. Instructions for use must be given upon the first purchase and accessories may be required for operation. For a medical aid to be considered (or continue to be considered) a functioning and adequate medical aid, repairs, replacement or adjustments may be needed. A spare medical aid may also be reimbursed or provided if having a spare can in all reasonableness be considered necessary. The idea is for you to always have an adequate, functioning medical aid at your disposal; the medical aid supplier will determine whether this is the case. • If pelvic floor therapy could help with your form of incontinence, reimbursement is only possible once you start this therapy. Depending on the nature of the incontinence, pelvic floor therapy may help relieve your symptoms. We can approve absorbent incontinence products that you wear on your body if you are actually prepared to follow this therapy, but only in situations where you can in all reasonableness be required to take this therapy. If you are not prepared to follow the therapy, we will assume that you do not need incontinence products given that these will not be a form of effective healthcare. What is not reimbursed • Children under the age of 3 are never entitled to reimbursement for absorbent incontinence products. • Cleaning and odour products. • Skin protection products. • Clothing (except for net pants). • Incontinence products for nocturnal enureses (night-time bedwetting). • Bedwetting alarm for treatment of nocturnal enuresis (nocturnal bedwetting). • Mattress protectors (except in the event of a special individual healthcare need). • Incontinence products for short-term incontinence. For example, after an operation, pregnancy or bladder infection.
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist with Master's degree level 6, UCS nurse with a degree from higher professional education level 6 (this healthcare provider may write a letter of referral, but cannot determine the nature of the treatment) or continence nurse with a degree from intermediate professional education level 4 (this healthcare provider may write a letter of referral, but cannot determine the nature of the treatment).
Owned or on loan	You acquire this medical aid; you are the owner.
Prior permission from health insurer/quote from supplier required	You need permission from us for the initial provision for children between the ages of 3 and 5. You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.
Reimbursement	• 100% • Deductible applies from the age of 18. • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair	
Further particulars	If you have a 'Natura Basis' or 'Natura Just' health insurance policy, you can go to a selected medical aid supplier. The selected medical aid suppliers are listed on our website.

Anal douche

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Reimbursement is only possible if there are medical grounds.	

Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist, continence nurse or UCS nurse	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for special versions.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Ostomy supplies

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed • Cleaning and odour products. • Clothing.	
Prescriber	Medical specialist or stoma nurse.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-s specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	If you have a 'Natura Basis' or 'Natura Just' health insurance policy, you can go to a selected medical aid supplier. The selected medical aid suppliers are listed on our website.	

Catheters with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed • Cleaning and odour products. • Skin protection products. • Clothing (except for net pants). • Mattress protectors (except in the event of a special individual healthcare need). • Incontinence products for short-term incontinence. For example, after an operation, pregnancy or bladder infection. • Catheters inserted at a hospital are covered by the hospital's funding.	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist with Master's degree level 6, UCS nurse with a degree from higher professional education level 6 (this healthcare provider may write a letter of referral, but cannot determine the nature of the treatment) or continence nurse with a degree from intermediate professional education level 4 (this healthcare provider may write a letter of referral, but cannot determine the nature of the treatment).	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	If you have a 'Natura Basis' or 'Natura Just' health insurance policy, you can go to a selected medical aid supplier. The selected medical aid suppliers are listed on our website.	

Medical aids for mobility problems

Back braces

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are entitled to an orthosis for permanent use if you have a severe condition.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered. Permission from us will then not be required. A list of these suppliers is available on our website.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen (OIM)' (Accreditation scheme for orthopaedic device makers).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Shoulder orthoses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a severe condition that requires a permanent orthosis. What is not reimbursed • A medical aid used exclusively for sports.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered. Our permission is not required in this case A list of these suppliers is available on our website.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen (OIM)' (Accreditation scheme for orthopaedic device makers).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Leg/foot orthoses

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	You have a severe condition that requires a permanent orthosis. What is not reimbursed • A medical aid used exclusively for sports.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered. Our permission is not required in this case A list of these suppliers is available on our website.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen (OIM)' (Accreditation scheme for orthopaedic device makers).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Hernia trusses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a parastomal hernia. What is not reimbursed • Long-term use of a hernia truss for abdominal hernias is not in keeping with the latest practical and theoretical standards. • A hernia truss for temporary use before an operation does not come under 'Medical aids' but rather under the hospital budget referred to in the 'Specialist medical healthcare' clause.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	A contracted stoma supplier will assess whether you meet the conditions and whether the healthcare is covered. Permission from us will then not be required A list of these suppliers is available on our website.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which stoma supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Other conditions for orthoses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a severe condition that requires a permanent orthosis. What is not reimbursed • A medical aid used exclusively for sports.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	

Prior permission from health insurer/quote from supplier required	• A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered. Our permission is not required in this case A list of these suppliers is available on our website. • You need our permission for the initial provision of a complex orthosis. A contracted medical aid supplier can tell you more about this. • From the age of 17, you will need our permission for a second one.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen (OIM)' (Accreditation scheme for orthopaedic device makers).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Foot-propelled 'trippelstoel' chair

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You are only mobile while seated and you have impaired hand or arm function that makes the use of other mobility aids impossible. • You are unable to stay upright without using hands. Conditions • A foot-propelled 'trippelstoel' chair can be used for a short or uncertain period of time or for long-term use. • Only for use indoors. What is not reimbursed • Use in the event of standing problems only.	
Prescriber	General practitioner, medical specialist, transfer nurse, clinical nurse specialist, physician assistant, physiotherapist or occupational therapist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request a foot-propelled 'trippelstoel' chair for long-term use.	

Environmental control devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a physical disability. Conditions	

	• You fully or almost fully rely on such systems to operate household appliances. • You are under an obligation to install antivirus software on the hardware used for this medical aid. The costs of any damage arising from not having adequate antivirus software will be at your own expense.	
Prescriber	Attending doctor.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible.
Reimbursement for replacement/repair		
Further particulars		

Orthopaedic shoes

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a severe condition that impairs your ability to walk or stand, and the shoes are medically necessary to improve this function. What is not reimbursed • Work footwear. • Medical aids used exclusively while playing sports.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for early replacement of your medical aid. • You need our permission for temporary orthopaedic shoes.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven (OSB)' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	Up to age 15 inclusive: • 100% • Statutory personal contribution of € 66,50 per pair. • This healthcare is not subject to the deductible. From the age of 16: • 100% • Statutory personal contribution of € 133,- per pair. • Deductible applies from the age of 18.	Up to age 15 inclusive: • This depends on the health insurance you have chosen. • Statutory personal contribution of € 66,50 per pair. • This healthcare is not subject to the deductible. From the age of 16: • This depends on the health insurance you have chosen. • Statutory personal contribution of € 133,- per pair. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	A temporary orthopaedic shoe can be used on a one-off basis for certain medical indications as a temporary measure until a permanent solution is available.	

Orthopaedic adjustments to ordinary (commercially available) shoes

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	There is a medical condition impairing the ability to walk or stand that cannot be adequately compensated using commercially available shoes. What is not reimbursed • Work footwear. • Medical aids used exclusively while playing sports.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for early replacement of your medical aid.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven (OSB)' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	Up to age 15 inclusive: • 100% • Statutory personal contribution of € 66,50 per pair. • This healthcare is not subject to the deductible. From the age of 16: • 100% • Statutory personal contribution of € 133,- per pair. • Deductible applies from the age of 18.	Up to age 15 inclusive: • This depends on the health insurance you have chosen. • Statutory personal contribution of € 66,50 per pair. • This healthcare is not subject to the deductible. From the age of 16: • This depends on the health insurance you have chosen. • Statutory personal contribution of € 133,- per pair. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Adapted tables

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are a wheelchair user.	
Prescriber	General practitioner, medical specialist, physiotherapist, occupational therapist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Balance bike

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	Long-term use is considered to be necessary to be able to walk and a more simple mobility aid is not possible, and you have: • balance disorders; • impaired function lower limbs; or • exercise intolerance or muscle weakness. What is not reimbursed • Simple mobility aids. • Non-simple mobility aids that are intended to increase the radius of action, because transport and participation in mobility comes under the Dutch Social Support Act (Wmo) (such as an e-bike).	
Prescriber	General practitioner, medical specialist, physiotherapist, occupational therapist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Our permission is not required in this case. A list of these suppliers is available on our website.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The non-contracted medical aid supplier must be able to supply everything relating to non-simple mobility aids (total range) and not only one single medical aid or one single brand.
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request a balance bike.	

Complex walker

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	• Long-term use is considered to be necessary to be able to walk and a more simple mobility aid is not possible, and you have:
	  • balance disorders;
	  • impaired function lower limbs; or
	  • exercise intolerance or muscle weakness.
	• Above age 18, this cover is provided only for the following non-general medical aids: reverse walker, Parkinson's walker, heavy-duty walker.
	
	What is not reimbursed
	• Simple mobility aids.
	• Non-simple mobility aids that are intended to increase the radius of action, because transport and participation in mobility comes under the Dutch Social Support Act (Wmo) (such as an e-bike).	

Prescriber	General practitioner, medical specialist, physician assistant or clinical nurse specialist For children: medical specialist or physician assistant.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	Contracted medical aid supplier.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The non-contracted medical aid supplier must be able to supply everything relating to non-simple mobility aids (total range) and not only one single medical aid or one single brand.
Reimbursement	• 100%	• This depends on the health insurance you have chosen.

	• Medical aids on loan are not subject to the deductible.	• Medical aids on loan are not subject to the deductible.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request a complex walker.	

Adapted chairs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a functional impairment affecting your ability to sit comfortably. Conditions • a chair with normal ergonomic requirements is not sufficient; and • this does not solely concern obesity, gigantism or dwarfism; and • the chair has specific adjustments such as padding, an abduction bar, an arthrodesis seat or pads for lateral support (additional adjustments are also permitted). What is not reimbursed • Chair for the elderly, chair with only a stand-up device, and other chair for certain age groups. • Chair intended solely for fixation purposes or to minimise agitation.	
Prescriber	General practitioner, medical specialist, physiotherapist, occupational therapist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for a chair for a child.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request an adapted chair for adults.	

Wheelchairs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You need the wheelchair for a short or uncertain period of time only. What is not reimbursed • Long-term use of a wheelchair. In case of long-term use, a wheelchair is provided under the Dutch Long-Term Care Act (Wlz) or Dutch Social Support Act (Wmo), or through the Dutch Employee Insurance Agency (UWV) and will not be reimbursed under your health insurance.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For this provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	

Reimbursement	• Maximum of 26 weeks. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Service dog

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	• You have permanent, severe physical functional limitations.
	• There is a need for assistance with mobility or activities of daily living. The dog:
	  • increases independence and
	  • substantially reduces dependence on indicated healthcare, healthcare support or informal care.
	
	What is not reimbursed
	• The dog being trained as a service dog may not have been in your possession prior to permission.	

Prescriber	Medical specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The non-contracted medical aid supplier is a full or candidate member of Assistance Dogs International (ADI).
Reimbursement	• 100% for service dog. • Maximum of € 292,03 per quarter for costs associated with feeding and veterinary and other care for the service dog. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request a service dog.	

Lying/standing/sitting orthosis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed • Sitting or lying orthoses that are part of a wheelchair or a special needs pushchair qualify for reimbursement only if the wheelchair or special needs pushchair was also provided by us.	
Prescriber	• For sitting or lying orthoses: medical specialist. • For standing orthosis: general practitioner, occupational therapist or medical specialist.	
Owned or on loan	Depending on the medical aid, you can either borrow it or own it.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required, unless an electric sit-to-stand stander is requested.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan	• This depends on the health insurance you have chosen.

	are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.	• From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request sitting or lying orthoses.	

Robotic arm

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have severe physical functional limitations in arm, hand and finger function causing you not to be able to eat, drink or move items independently. This relates to necessary assistance for mobility or activities of daily living. The medical aid: • increases independence and • reduces dependence on healthcare support or informal care.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars		

Anti-decubitus cushion

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You suffer from pressure ulcers (bedsores) or have a risk of developing pressure ulcers. What is not reimbursed • An anti-decubitus cushion for the seat of a wheelchair is not an allowance under the Dutch Health Insurance Act ('Zorgverzekeringswet'). • Pain alone does not constitute medical grounds for entitlement.	
Prescriber	General practitioner, occupational therapist, medical specialist, physician assistant, clinical nurse specialist, transfer nurse or wound nurse.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible, except for costs	• This depends on the health insurance you have chosen.

	involved in the use of and consumables for the medical aid in question.	• Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars		

Eating devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have severe physical functional limitations in arm, hand and finger function causing you not to be able to eat, drink or move items independently. This relates to necessary assistance for mobility or activities of daily living. The medical aid: • increases independence and • reduces dependence on healthcare support or informal care.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your occupational therapist to request an eating device.	

Transfer aids

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Use is for a short or uncertain period of time only.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	The contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 26 weeks. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	Slide sheets come under beds/mattresses.	

Other medical aids relating to washing and going to the toilet

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Use is for a short or uncertain period of time only.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	The contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 26 weeks. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Separately provided toilet seat risers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Use is for a short or uncertain period of time only.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	The contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 26 weeks. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Shower and toilet chairs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Use is for a short or uncertain period of time only.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	

Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 26 weeks. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for vision problems

Lenses for glasses

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	• You have medical grounds for contact lenses, but wearing lenses is not desirable, for example due to:
	  • a high refractive error (more than 10 dioptres);
	  • large differences in strength between the left and right eye (more than 4 dioptres);
	  • strong cylinder formation (more than 4 dioptres);
	  • keratoconus and corneal transplantation, or
	• You have pathological myopia with a refractive error of at least –6 dioptres, or
	• You have had surgery on one or both eyes due to a refractive error, or
	• You have pure accommodative esotropia.
	
	Conditions
	• you are younger than 18.
	• Lenses for glasses and filter lenses are prescription lenses used for vision correction.
	
	What is not reimbursed
	• Frame.
	• Transition lenses, sunglasses lenses.
	• Anti-glare treatment and other coatings of the glasses.
	• Preventive use in the treatment of pathological myopia with a refractive error of under -6 dioptres.	

Prescriber	Medical specialist, physician assistant, clinical nurse specialist or orthoptist/optometrist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an optician who is a qualified orthoptist or optometrist.
Reimbursement	• Up to age 17 inclusive: 100% • Statutory personal contribution of € 64,50 per calendar year in the case of a new lens on one side. • Statutory personal contribution of € 129,- per calendar year in the case of a new lens on both sides. • This healthcare is not subject to the deductible.	• This depends on the health insurance you have chosen. • Statutory personal contribution of € 64,50 per calendar year in the case of a new lens on one side. • Statutory personal contribution of € 129,- per calendar year in the case of a new lens on both sides. • This healthcare is not subject to the deductible.
Reimbursement for replacement/repair		

Further particulars	Filter lenses are special coloured lenses with a medical filter that filter certain parts of light but are not sunglasses. You need a medical indication for this.

Contact lenses (with vision correction)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You have a medical condition or trauma where contact lenses can provide greater improvement than glasses would. This concerns improvement of visual acuity or quality, for example by: • a high refractive error (more than 10 dioptres); • large differences in strength between the left and right eye (more than 4 dioptres); • strong cylinder formation (more than 4 dioptres); • keratoconus and corneal transplantation, or • For insured persons aged under 18 in the event of pathological myopia with a refractive error of at least –6 dioptres. Conditions • Contact lenses, scleral contact lenses and bandage contact lenses are prescription lenses used for vision correction. • Coloured contact lenses: these are special hand-coloured, custom-made contact lenses. You need a medical indication for this. Coloured lenses for cosmetic purposes are not included. • Daily contact lenses: but only if another type of contact lenses is not an option for medical reasons. What is not reimbursed • Preventive use in the treatment of pathological myopia with a refractive error of under -6 dioptres. • Coloured lenses for cosmetic purposes.	
Prescriber	Medical specialist, physician assistant, clinical nurse specialist or orthoptist/optometrist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• You need our permission for the initial provision of bandage contact lenses or contact lenses for certain indications. Your medical aid supplier will provide further details about this. • For the initial provision of scleral contact lenses or coloured contact lenses, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an optician who is a qualified contact lens specialist or optometrist.
Reimbursement	• 100% • Statutory personal contribution of € 64,50 per calendar year in the case of a new lens on one side. • Statutory personal contribution of € 129,- per calendar year in the case of a new lens on both sides. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Statutory personal contribution of € 64,50 per calendar year in the case of a new lens on one side. • Statutory personal contribution of € 129,- per calendar year in the case of a new lens on both sides. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Other optical aids (including hand-held electronic magnifiers, binocular glasses, ptosis crutches/props, moisture chamber glasses, glasses with magnifying lenses, filter glasses, recording devices and

reading machines, bioptic (telescopic) glasses)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• Ptosis crutches: You have eyelid dysfunction. • Moisture chamber glasses: You have lacrimal gland dysfunction (dysfunction of eye-related structures). • Artificial tears with hyaluronic acid: lacrimal gland dysfunction (dysfunction of eye-related structures). • Bioptic (telescopic) glasses and glasses with magnifying lenses: You have vision loss where glasses or contact lenses no longer reasonably suffice.	
Prescriber	Medical specialist or orthoptist/optometrist affiliated with a Regional Centre for the Blind or Visually Impaired ('Regionaal Centrum voor Blinden of Slechtzienden').	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision. Artificial tears with hyaluronic acid are always subject to prior permission from us. For bioptic (telescopic) glasses and glasses with magnifying lenses: For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an optician who is a qualified contact lens specialist or optometrist. For bioptic (telescopic) glasses and glasses with magnifying lenses: The medical aid supplier must have a low-vision specialist with an optometry qualification from a university of applied sciences or an optician's qualification at an intermediate professional education level supplemented with the Low Vision module from a university of applied sciences.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	Artificial tears with hyaluronic acid are over-the-counter medicines and will, in principle, not be reimbursed. You may only be eligible for reimbursement if you suffer from dry eyes due to a medical condition and other eye drops have proven to be insufficiently effective for you. Artificial tears with hyaluronic acid must be dispensed by a pharmacy.	

Screen magnification devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Attending doctor with (if there is one) the report from the Stichting Visio or Stichting Bartiméus.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for a braille writing machine or braille embosser repair costing more than € 150,-.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Tactile reading device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Reimbursement is conditional on other medical aids not being effective for you and you being able to operate the device.	
Prescriber	Medical specialist or orthoptist/optometrist affiliated with a Regional Centre for the Blind or Visually Impaired ('Regionaal Centrum voor Blinden of Slechtzienden').	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

White canes

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed • White cane tips. • Support canes and walking sticks (identification cane).	
Prescriber	General practitioner, medical specialist, or orthoptist/optometrist affiliated with a Regional Centre for the Blind or Visually Impaired ('Regionaal Centrum voor Blinden of Slechtzienden').	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision of a standard, commercially available version, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You do need our permission for the provision of a non-standard version however.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must have a complete range in this category of medical aids and therefore be able to supply more than one single medical aid (or one single brand).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen.

		• Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Guide dog for the blind

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are blind or visually impaired and a guide dog significantly improves your mobility or orientation in society.	
Prescriber	Medical specialist or orthoptist/optometrist affiliated with a Regional Centre for the Blind or Visually Impaired ('Regionaal Centrum voor Blinden of Slechtzienden').	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be a full or candidate member of the International Guide Dog Federation (IGDF).
Reimbursement	• 100% for a guide dog; and • € 292,03 maximum, per quarter for costs associated with feeding and veterinary and other care for the dog. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Skull protectors

Skull protectors

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have a consciousness dysfunction.	
Prescriber	Medical specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Contraceptives

Diaphragm

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Your general practitioner fits the contraceptive device. If the medical aid is inserted by a medical specialist, the medical aid comes under the 'Specialist medical healthcare' clause.	
Prescriber	General practitioner or medical specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	

Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	You are younger than 21: • 100% • Deductible applies from the age of 18.	You are younger than 21: • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

IUD

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Your general practitioner fits the contraceptive device. If the medical aid is inserted by a medical specialist, the medical aid comes under the 'Specialist medical healthcare' clause.	
Prescriber	General practitioner, medical specialist or obstetrician.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	Up to age 20 inclusive: • 100% • Deductible applies from the age of 18.	Up to age 20 inclusive: • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for bed-based nursing and other care

Anti-decubitus mattresses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You suffer from pressure ulcers (bedsores) or have a risk of developing pressure ulcers. What is not reimbursed • Pain alone does not constitute medical grounds for entitlement.	
Prescriber	General practitioner, occupational therapist, medical specialist, physician assistant, clinical nurse specialist, transfer nurse or wound nurse.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need permission from us if you want to change your medical aid supplier.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the

		medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	Contracted medical aid suppliers will conduct periodic care evaluations at your home to assess whether the medical aid is still appropriate and used safely/effectively.	

Beds/mattresses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• you need bed-based nursing and/or other care, and/or • the medical aid allows you to preserve self-reliance for a long period of time.	
Prescriber	General practitioner, medical specialist, district nurse, transfer nurse, physician assistant, clinical nurse specialist or occupational therapist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission if you want to change medical aid suppliers.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A bed from a non-contracted medical aid supplier must meet the current standard for medical beds (including those for children): • medical beds (NEN IEC Standard 60601-2-52:2009/AMD1:2015) or • medical beds for children (NEN-EN 50637 children's care beds).
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Bed cradles

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	This concerns bed cradles for a short or uncertain period of time. Bed cradles for long-term use are covered only when combined with a bed supplied on medical grounds. See also Beds/mattresses.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the

		medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Safety bed rails, lifting poles and overbed frames

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	See also Beds/mattresses.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Bed shorteners/extenders

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Bed shorteners and extenders: only possible in combination with a bed provided on medical grounds See also Beds/mattresses. In the case of a bed raiser, its use must be for a limited or uncertain duration.	
Prescriber	Triage directly by the supplier, in accordance with national agreements. No prescriber needed if triage confirms medical necessity. Please note: this agreement will take effect as soon as agreements on triage have been established.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for skin disorders

Dressings

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You have complex wounds (or a high risk of such) involving impaired wound healing, or • You have severe scars, i.e. in case of a demonstrable physical dysfunction or disfigurement caused by a scar, such as a severe hypertrophic scar, severe keloid formation or severe scarring resulting from burns, or • You have a chronic skin disorder. Conditions • In the case of a wound, a statement is required confirming that the wound is severe and requires long-term treatment. The healthcare provider requesting the healthcare must do so using the dressing application form 'ZN Aanvraagformulier verbandhulpmiddelen'. If the prescriber is the general practitioner, stating the code with the aids to provide (as generically as possible) and the quantity (showing the estimated treatment duration) on the prescription will suffice. What is not reimbursed • Dressings for a scar for cosmetic or preventive reasons. • Dressings for short-term or non-complex wound care. • Antibacterial dressings for the treatment of moderate to severe atopic eczema. • Over-the-counter products (such as skin care and protection products (ointments)) generally do not qualify for reimbursement. Only if there are medical grounds for use of the product may these products may qualify for reimbursement.	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist or specialist nurse.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• You need our permission for over-the-counter products. Please enclose the dressings application form with the request for permission. • For further provisions, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-w specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement replacement/repair		
Further particulars		

Hypoallergenic footwear

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have an allergy for which commercially available hypoallergenic footwear does not suffice.	
Prescriber	Dermatologist or allergist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for early replacement of your medical aid.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven (OSB)' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	Up to age 15 inclusive: • 100%	Up to age 15 inclusive:

	• Statutory personal contribution of € 66,50 per pair. • This healthcare is not subject to the deductible. From the age of 16: • 100% • Statutory personal contribution of € 133,- per pair. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Statutory personal contribution of € 66,50 per pair. • This healthcare is not subject to the deductible. From the age of 16: • This depends on the health insurance you have chosen. • Statutory personal contribution of € 133,- per pair. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	This relates to hypoallergenic footwear made for you personally	

Post-operative/wound care shoes

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You have skin defects, skin ulcers, sensitivity and circulation disorders in your foot. • You are in a recovery period after partial amputations, traumatic injuries or surgical procedures to your foot.	
Prescriber	General practitioner, medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven (OSB)' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Syringes and injection pens to administer medication (except for insulin)

Syringes/injection pens for uses other than for diabetes

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	• You have a chronic illness that requires regular injections of medication. • The medicine administered must be registered in the Medicines Reimbursement System (GVS) and reimbursed under the general insurance policy. What is not reimbursed • Syringes for diabetes. These come under the 'Diabetes supplies' clause. • Syringes for an intravenous drip. These come under the 'Ambulatory external infusion pump with accessories' clause. • Syringes for nutritional care. These come under the 'Feeding aids' clause.	
Prescriber	Attending doctor.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your

		medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Elastic compression stockings and other medical aids for vascular problems

Elastic compression stockings

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have loss of function of lymphatic vessels, requiring long-term compensation for lymph fluid transport. What is not reimbursed • Support stockings, class 1 or lower.	
Prescriber	Attending doctor.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for the initial provision of a compression sleeve costing € 600,- or more.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier: • is accredited under the 'Erkenningsregeling therapeutische elastische kousen (TEK)' (Accreditation scheme for elastic compression stockings); or • is a skin therapist.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Dressing and undressing aid

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The decision to use dressing and undressing aids for elastic compression stockings must be made based on an aim to preserve independence.	
Prescriber	Electric dressing and undressing aid: occupational therapist or nurse/district nurse, level 4 or higher. In case of a prescription for therapeutic elastic compression stockings, a separate prescription for a dressing and undressing aid will not be required.	
Owned or on loan	You will receive the Dressbuddy and a highly complex electrically powered dressing and undressing aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for the first provision of a highly complex, electrically powered dressing and undressing aid.	• You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier is accredited under the 'Erkenningsregeling therapeutische elastische kousen (TEK)' (Accreditation scheme for therapeutic elastic compression stockings).
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	For a highly complex electrically powered dressing and/or undressing aid, you need a justification from an occupational therapist.	

Other medical aids to support blood and lymphatic vessels

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have loss of function of lymph-carrying lymphatic vessels and need long-term compensation. Conditions • This concerns (parts of) an ACD, a PPD, a thoracic bandage, or a head and neck compression garment or pad. • Individually adjustable compression aids must be aimed at preserving self-reliance and/or preventing formal healthcare. For example, Velcro systems.	
Prescriber	General practitioner, medical specialist, physician assistant or clinical nurse specialist. Also refer to the 'Compression aids' module under the 'Medical aids' category.	
Owned or *on loan*	You will own this medical aid.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

IPC/mechanical lymphoedema compression devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have loss of function of lymph-carrying lymphatic vessels and need long-term compensation. Conditions • The device must be provided in accordance with the most recent lymphoedema guideline of the Netherlands Society for Dermatology and Venereology ('Nederlandse Vereniging voor dermatologie en Venereologie', or NVDC).	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist who meets the conditions from the 'Compression aids' module under the Generic quality standard for the provision of medical aids.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission.	You always need our prior permission if you want to go to a non-contracted medical aid supplier.

		This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from your prescriber, specialist physiotherapist/oedema therapist or skin therapist to request an IPC/mechanical lymphoedema compression device.	

Medical aids for thrombosis

PT INR meter/monitoring device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	This healthcare is provided by thrombosis services.	
Prescriber	General practitioner, medical specialist, doctor or nurse affiliated with the thrombosis service, clinical nurse specialist.	
Owned or on loan		
Prior permission from health insurer/quote from supplier required		
Mandatory quality requirements for the medical aid supplier		
Reimbursement		
Reimbursement for replacement/repair		
Further particulars		

Medical aids for diabetes

Blood glucose meter

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels.	
Prescriber	General practitioner, paediatrician, internist, endocrinologist or diabetologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	Blood glucose meters must meet the requirements of the consensus document on quality criteria for optimum and efficient use of diabetes aids.	A blood glucose meter from a non-contracted medical aid supplier must meet the requirements of the ISO 15197: 2013 standard

Insulin pump and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	What is not reimbursed
	• Replacement of:
	  • consumer batteries
	  • special purpose batteries
	  • accessories, with the exception of those needed for the device to operate.
	• Pump holder, pump bag or protective cover.
	You will receive this on the initial provision; afterwards, you are responsible for the costs or this is part of the service provided by the product supplier.
	• A new medical aid before the end of its service life because of new technological developments.	

Prescriber	Paediatrician, internist, endocrinologist or diabetologist.	
Owned or on loan	Depending on the medical aid, you can either borrow it or own it.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	• 100% • From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Finger-prick blood test self-sampling device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels.	
Prescriber	General practitioner, paediatrician, internist, endocrinologist or diabetologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Test strips

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels.	
Prescriber	General practitioner, paediatrician, internist, endocrinologist or diabetologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier.

		This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Injection materials to administer insulin

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels.	
Prescriber	General practitioner, paediatrician, internist, endocrinologist or diabetologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Glucose monitoring device (FGM or rtCGM)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	For reimbursement for flash glucose monitoring (FGM): • You have diabetes mellitus type 1; • You have type 2 diabetes mellitus and receive intensive insulin therapy; • You have type 2 diabetes mellitus, are pregnant and you use insulin but do not receive intensive insulin therapy. • You have pre-existing type 2 diabetes mellitus, wish to become pregnant and you use insulin but do not receive intensive insulin therapy. For reimbursement for real-time glucose monitor (rt-CGM): • You have type 1 diabetes mellitus and are under the age of 18; • You have hard-to-manage type 1 diabetes, i.e. permanently high HbA1c (over 8% or over 64 mmol/mol) despite standard monitoring; • You have type 1 diabetes mellitus and serious hypoglycaemia and/or you are unable to notice hypoglycaemia (hypo-unawareness); • You have type 1 or 2 diabetes mellitus and are pregnant; • You have pre-existing type 1 or 2 diabetes, use insulin and wish to become pregnant The above criteria are based on the conditions specified on the most recent 'Zorginstituut Nederland' form (Flash glucose monitoring and/or continuous glucose monitoring request form). Conditions • If you can demonstrate that you do not have a suitable phone, reimbursement for a reader is possible.	
Prescriber	• Flash glucose monitoring (FGM): General practitioner, paediatrician, internist, endocrinologist or diabetologist. • Real-time glucose monitor (rtCGM): paediatrician, internist, endocrinologist or diabetologist	

Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Infusion pump to administer medication

Ambulatory external infusion pump with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier

Conditions & exclusions	• You have been prescribed a medicine that must be administered intravenously. This medicine must be registered in the Medicines Reimbursement System (GVS) and reimbursed under the general insurance policy.
	• To be or remain eligible for reimbursement, you must allow your medical aid supplier to check your device every six months to verify that you are using the device in combination with a GVS-listed nebulisable medicine.
	
	What is not reimbursed
	• Replacement of:
	  • consumer batteries
	  • special purpose batteries
	  • accessories, with the exception of those needed for the device to operate.
	• Use of infusion pump for TPN therapy. This comes under 'Specialist medical healthcare'.	

Prescriber	• General practitioner, medical specialist, clinical nurse specialist, physician assistant, specialist nurse or nurse from the hospital-at-home ('MTH') team. The prescription must state the commencement date, the probable end date, and the medicine to be administered. • The medicine must have been prescribed by the attending doctor.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	• For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • Unless both morphine and midazolam are being used, you need our permission for the purchase of a second device.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Feeding aids

Non-clinically inserted feeding tubes with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The feeding tube must be used for tube feeding appropriate to the medical grounds. What is not reimbursed • If the medical aids and accessories are located inside the hospital, these come under specialist medical care. • When tube feeding is not used, feeding tubes and accessories are not automatically covered. In such cases, reimbursement must be requested separately. Such a request will be assessed against the applicable criteria for the provision of medical aids.	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist or dietician.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100%, maximum of 1 per day. • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

External feeding pumps with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	When tube feeding is not used, feeding pumps and accessories are not automatically covered. In such cases, reimbursement must be requested separately. Such a request will be assessed against the applicable criteria for the provision of medical aids.	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist or dietician.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids relating to speaking problems

Speech-generating devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed • Hardware that has not been customised specifically for your use (such as a computer, laptop or tablet).	

Prescriber	Attending doctor.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	You need an advisory report from an occupational therapist or speech and language therapist to request a speech-generating device.	

Medical aids for communication, information access and alerting

Recording device and reading machine for persons with dyslexia

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The request for approval must include a statement from a healthcare psychologist or remedial education generalist. This healthcare psychologist or remedial education generalist works according to the treatment protocol from the report entitled 'Dyslexie: van zorg verzekerd?' by CVZ (Healthcare Insurance Board, now Nederlands Zorginstituut) (30/7/07). The statement must include the following information: • dyslexia statement: actual treatment of dyslexia (at least six months of multidisciplinary treatment of reading/spelling) has taken place outside the usual education environment; • treatment has been completed; • treatment has produced insufficient results.	
Prescriber	Healthcare psychologist or remedial education generalist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Deductible applies from the age of 18.	• This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Personal alarms

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	All of the following medical indications or situations apply to you: • You have a physical disability and a medical need for immediate medical or technical help from an outside party in the event of an emergency, and • You have to care for yourself for a lengthy period of time, and • You are unable to independently operate the telephone in an emergency. What is not reimbursed	

	• Subscription costs for (professional) alarm response from the emergency resolution centre. • Personal alarm equipment if you have a medical indication that places you under the Dutch Long-Term Care Act (Wlz).	
Prescriber	General practitioner, medical specialist, physician assistant, clinical nurse specialist or district nurse.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must have the 'Ketenkeurmerk Persoonsgebonden Alarmeringsdiensten' (value chain quality mark for personal alerting services). Under this quality mark issued by the trade association WDTM-QAEH, this medical aid supplier is certified to (at a minimum) take on the Provider role and works together with parties that are certified for the roles of Supplier (manufacturer), Certified Installer, and Emergency Response Centre under this quality mark. This cooperation is contractually agreed and demonstrable to us
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for alleviation of chronic pain

External electrostimulators (TENS)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	You have persistent, untreatable pain. Conditions • There must have been a successful trial period. What is not reimbursed • A Cefaly.	
Prescriber	Medical specialist, physician assistant or clinical nurse specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must have a complete range in this category of medical aids and therefore be able to supply more than one single medical aid (or one single brand).
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the

		medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Costs relating to home dialysis

Costs relating to home dialysis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Costs relating to home dialysis include: • reasonably required adaptations of the home that relate directly to home dialysis and (if necessary) reversal of such adaptations; • other costs directly related to home dialysis.	
Prescriber	Attending doctor at the dialysis centre.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	• 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.	• This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		