



► **Can the health insurance company be informed of the diagnosis?**

In order to receive reimbursement for the care, your psychologist/psychotherapist will send a claim form to your health insurer. If your therapy falls under the specialist mental health care, the therapy diagnosis is stated on this claim form. If you object to your health insurer seeing your therapy diagnosis on the invoice, you can make an objection to this with your practitioner. This is called the opt-out. The Dutch Healthcare Authority (NZa) has developed a privacy statement which you can fill in. The diagnosis is not stated on the invoice for generalist basic mental health care.

► **What happens in the therapy?**

The psychologist/psychotherapist will tell you what they think is wrong with you. Then he will make a therapy plan. He must consult with you about the goal of therapy and how to achieve that goal. He will also tell you how long the therapy will take. Based on this information, you may consent to the therapy. The practitioner will continue to consult with you during your therapy, give you information and make decisions together with you. The psychologist/psychotherapist may withhold information from you only if the information would be harmful to you. In that case he must first consult with a colleague.

► **Who can see your medical file?**

The psychologist/psychotherapist will keep your data in a file. The file contains the referral of the general practitioner, the indication, the therapy plan, letters from you and about you and a description of the progress of the therapy. Your file is strictly confidential. Your practitioner must keep your file and your information in a way that no one can look at it. Your privacy must be protected. You may inspect your file and ask for an (electronic) copy. Sometimes others are involved in your therapy with your permission. If there is information in your file that others have given you in confidence, you are not allowed to see that information. You may add something to your file, but you may not take anything out of it. For example, you may add comments or remarks about the therapy, or criticism of the way in which your situation has been worded. You may also have your file deleted. You must request this in writing. The records of your therapy may not be destroyed, because checks by the health insurer must remain possible.

► **Do you have to fill in the questionnaires?**

Your practitioner would like to know whether you are satisfied with your therapy, how the therapy is progressing and whether your symptoms are improving. To find these answers, your practitioner may use various questionnaires. Often you will receive the same questionnaire at the end of the therapy as at the beginning. In professional terms this is called ROM, an abbreviation of Routine Outcome Monitoring. You are not obliged to participate in ROM, satisfaction questionnaires or other questionnaires. You may discuss with your practitioner whether or not you wish to complete the questionnaires.

► **What can you do if you have a complaint about your therapy or practitioner?**

If you have complaints about your practitioner or the therapy, it is best to discuss them with the practitioner first of all. Often misunderstandings can be solved in a conversation. If you are unable to resolve the matter together, you may ask an LVVP complaints officer to mediate. Is your complaint not resolved? Or, in your situation, can you not be expected to discuss the complaint with your practitioner and/or the complaints officer? You can contact the Disputes Committee for Independent Mental Health Practitioners in The Hague. This Disputes Committee has set up a digital portal for patients of independent psychologists/psychotherapists. There are costs associated with using the Disputes Committee. Psychologists, psychotherapists and clinical (neuro)psychologists are also subject to disciplinary law. This is regulated in the BIG Act. You can also submit your complaint to the Medical Association. More information can be found at <https://www.tuchtcollege-gezondheidszorg.nl/ik-heb-een-klacht>.

► **What can you do if you have a complaint about your health insurer?**

Do you have any complaints, for example about reimbursement by your health insurance company? You can contact the independent Stichting Klachten en Geschillen Zorgverzekeringen (www.skgez.nl) (Foundation for Disputes and Differences in Health Insurance). Do you feel the health insurer does not respect your privacy? Or do you have another complaint or question about mental health care? If so, please visit www.igj.nl > melden burger van de Inspectie Gezondheidszorg en Jeugd (IGJ).



► **What information are you entitled to?**

According to the law (Wkkgz) you have the right to information including rates and waiting times. Your psychologist/psychotherapist must also tell you if there have been any incidents with noticeable consequences during your therapy. He must provide you with information about the nature and cause of the incident and the measures he has taken to limit or remove the consequences. He must enter into your file when, how and why the incident happened and who was involved.

► **What can you do if you have a complaint about superfluous or complicated forms?**

Do you find the forms provided by your health insurer or practitioner unnecessarily complicated or redundant? In that case you can submit a complaint to the Dutch Healthcare Authority (NZa). To do this, call the complaints line (088) 770 8 770 or mail to info@nza.nl. The NZa will then issue a binding opinion. You can also submit a report without the NZa issuing a binding opinion.

ADDRESSES

National Association of Independent Psychologists and Psychotherapists (LVVP)

Malliebaan 87, 3581 CG Utrecht
T: (030) 236 43 38
E: bureau@lvvp.info
W: <https://lvvp.info>

Complaints officers LVVP

T: (088) 234 16 06
E: LVVP@klachtencompany.nl

Dispute committee for independent mental health practices

PO Box 90600, 2509 LP The Hague
W: www.degeschillencommissie.nl
(you will be directed to the Disputes Committee for Independent Mental Health Practices via the Disputes Committee for Healthcare)

Central Medical Association

PO Box 20302, 2500 EH The Hague,
T: (088) 371 25 10
W: www.tuchtcollege-gezondheidszorg.nl

REGIONAL MEDICAL ASSOCIATIONS

Regional Medical Association Amsterdam

(Noord-Holland, Utrecht)
PO Box 84500, 1080 BN Amsterdam
T: (088) 371 25 00

Regional Medical Association The Hague

(Zuid-Holland, Zeeland)
PO Box 97831, 2509 GE The Hague
T: (088) 371 25 20

Regional Medical Association Eindhoven

(Noord-Brabant, Limburg)
PO Box 61, 5600 AB Eindhoven
T: (088) 371 25 50

Regional Medical Association Groningen

(Groningen, Friesland, Drenthe)
PO Box 11144, 9700 CC Groningen
T: (088) 371 25 60

Regional Medical Association Zwolle

(Overijssel, Gelderland, Flevoland)
PO Box 10067, 8000 GB Zwolle
T: (088) 371 25 70

- This leaflet contains information about the therapy of adults only. This is subject to the Health Insurance Act. The therapy of children and adolescents up to the age of 18 is subject to the Youth Act. The LVVP has a separate leaflet on this subject (digital).
- Where this leaflet refers to "he" or "him", this can also be read as "she" or "her".



LANDELIJKE VERENIGING VAN
VRIJGEVESTIGDE PSYCHOLOGEN
& PSYCHOTHEAPEUTEN



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What you must know when starting therapy with an independent psychologist or psychotherapist



When you start therapy with an independent psychologist or psychotherapist who is a member of the LVVP, it is important to know what to expect. For example, is there a therapy benefit scheme? And what are the mutual rights and obligations? You can read more about this in this leaflet.

► Why go to an independent psychologist or psychotherapist?

Independent means that the psychologist or psychotherapist works independently, whether or not in a joint practice with other psychologists or psychotherapists. He has his own practice and is not attached to an institution or a psychiatric hospital. You will always see the same practitioner: the psychologist or psychotherapist of your choice. The independent psychologist and psychotherapist:

- is known to referring doctors and potential patients in the area
- is reliable towards patients and colleague health care professionals
- is accessible, so in your area
- is available, approachable and patient-friendly
- is affordable
- provides careful reporting and registration
- is straightforward about what he can do and cannot do
- uses professional quality standards
- measures results and shows them
- has knowledge of the area, the neighbourhood
- works from a transparent organisation, with your needs and an approach tailored to your person as guiding principles

► What does the National Association of Independent Psychologists and Psychotherapists (LVVP) do?

The LVVP is an association of and for independent psychologists and psychotherapists. The LVVP represents their interests and promotes the quality of the professional work and the practice, and cooperation and consultation with other care providers.

LVVP members are registered in the BIG register. This register makes clear what health care professionals can do and are allowed to do (see also www.bigregister.nl). It means that the psychologist/psychotherapist meets the requirements set by the government for training and professional practice. LVVP members are also checked for their compliance with the legal requirements. If you start therapy with a member of the LVVP, you can be sure that he or she is legally recognised and meets the legal requirements.

► Who will treat you?

In the generalist basic mental health care, you will be treated in an independent setting by a primary/professional psychologist, psychotherapist or clinical neurologist. In the specialised mental health care, you will be treated in an independent setting by a psychotherapist, clinical (neuro) psychologist or psychiatrist.

The GP (general practitioner) is the professional who refers you to either the generalist basic mental health care or the specialised mental health care.

► What is the quality charter?

Since 1 January 2017, every psychologist/psychotherapist in independent practice is legally obliged to have a quality charter. This will state what care he provides and how this care is organised. You can find the quality charter on the website or in your practitioner's practice.

► What is the generalist basic mental health care?

If you have a mental health complaint or if your GP suspects that you have a mental health condition, he can refer you to the generalist basic mental health care (GGZ). The generalist basic mental health care is intended for people with mild to moderate mental problems. This care is often short term and complaint oriented. The psychologist/psychotherapist will determine whether you are eligible for therapy and whether the therapy will be short, medium or intensive. If the problem is permanent, you are eligible for therapy under the chronic category.

► What is the specialized mental health care?

If your problems are more complex and long term, your GP will refer you to the specialised mental health care services. Longer therapies are also possible here.

► What educational requirements must a psychologist/psychotherapist meet?

Someone who has completed a university psychology degree is a master's or basic psychologist. A basic psychologist cannot treat patients independently. To do so, he must complete a minimum of two years' additional training to become a health care psychologist. If someone is a clinical (neuro)psychologist or psychotherapist, he or she has completed a further training course of 4 years or more.

► Are you looking for a health care professional?

On the website of the LVVP you can find a health care professional. Go to <https://lvvp.info>. You can search by name, town and sector: generalist basic mental health care, specialised mental health care and youth mental health care. You can also search extensively, for example by type of complaint, age category or stage of life and whether the practitioner is male or female.

► Is there a therapy benefit scheme?

If you seek therapy from an independent, BIG-registered psychologist or psychotherapist, this will, in principle, be reimbursed from your basic insurance. In order to receive reimbursement, you will need a referral of your GP. This is regulated in the Zorgverzekeringswet (Health Insurance Act). How much you will be reimbursed depends on:

- your insurance policy "natura" (benefits in-kind policy) or 'restitutie' (reimbursement policy)
- whether or not your practitioner has a contract with your health insurer.

If you have a **naturapolis** (in-kind policy), all costs will be reimbursed if your practitioner

has a contract with your health insurer. Your practitioner will send the invoice directly to your health insurer. If he has no contract, your health insurer will reimburse approximately 60 to 80% of the therapy. You must pay any other costs yourself. The **deductible, the so-called 'eigen risico' (own risk) is € 385 in 2021**, which is the amount you have to pay yourself before you receive a reimbursement from your health insurance company.

For a **reimbursement policy** it makes no difference whether your practitioner has a contract with your health insurer. In principle, you will then be reimbursed for the entire therapy. Please note: the health insurer may set a maximum reimbursement: you will not be reimbursed more than this maximum! You must always pay the **statutory deductible (€ 385 in 2021)** yourself. There are reimbursement policies that do not cover everything. You should therefore read your health care policy carefully. Your practitioner can also check this for you on www.eiswijzer.nl. Your practitioner will send the invoice to you. You then send it on to your insurer.

► What will your practitioner charge?

Your practitioner is required by law to record the time spent on therapy. This includes the therapy sessions with you, but also the time he spends on emails, phone calls, consultation with colleagues or administration. The total time spent will be charged after the therapy.

The costs may be higher than you expect, which means that even for short therapies you will usually still have to pay your **entire deductible**. Ask your psychologist/psychotherapist about the payment terms once therapy has started. You can also find this information in the quality charter of your practitioner.

► What will not be reimbursed?

Not all types of therapy will be reimbursed. For example, you will not be reimbursed for:

- psychoanalysis
- couples therapy, except when it is part of the therapy of another condition, such as depression or anxiety disorder
- adaptation disorders such as burnouts
- other conditions and problems that may be cause for care

Your psychologist or psychotherapist can tell you more.

► What happens if you do not show up for the appointment?

If you do not cancel an appointment or do not cancel on time, you will have to pay for the consultation yourself. This is called a no-show. You will not be reimbursed by your health insurance company. Your psychologist/psychotherapist will determine the rate for no-show. He will tell you more about this at the beginning of the therapy. You can also find this information in the quality charter of your practitioner.

► What are your rights and obligations and those of the psychologist/psychotherapist?

The independent psychologist/psychotherapist is obliged to comply with certain rules. Two

professional codes have been drawn up for this purpose:

- professional code for psychotherapists: this applies to psychotherapists
- professional code for psychologists: this applies to first-line/ GP psychologists and clinical (neuro)psychologists.

There are also a number of laws which lay down the rights and obligations of health care providers and patients:

- Individual Healthcare Professions Act (BIG)
- Medical Therapy Agreement Act (WGBO)
- General Data Protection Regulation (GDPR)
- Quality, Complaints and Disputes Act (Wkkgz)
- Healthcare Market Regulation Act (Wmg)

The main points of these laws are explained below.

► What is allowed and what is not allowed in therapy relationships?

The psychologist/psychotherapist has an obligation to do his job carefully and to treat you with respect; he must not abuse his position. The contact and relationship between the psychologist/psychotherapist and his patient is strictly professional. For example, the practitioner must not accept gifts that exceed a small amount. Intimidation is not allowed; sexual contact between practitioner and patient is prohibited. During therapy, the psychologist/psychotherapist may not enter into any agreement with you from which he might benefit.

► How is your personal data protected?

The psychologist/psychotherapist must ensure that your personal data is stored securely, both digitally and on paper. This requirement stems from the European privacy law, the GDPR. Your practitioner must provide a privacy statement indicating how he guarantees the security of your personal data. You can ask about that when you go in for therapy.

► Does the psychologist/psychotherapist have professional secrecy?

Your psychologist/psychotherapist is bound by professional secrecy: he must keep your details confidential. Only after your explicit permission may he provide information about you to, for example, the UWV or Arbodienst. Only in emergency situations may your psychologist/psychotherapist breach his duty of confidentiality, for example if people were to be in danger. Your practitioner may consult with colleagues about your therapy. But those colleagues also have a duty of confidentiality. Your practitioner needs your permission to give information to your GP. The health insurer must check whether the amounts charged for your therapy are correct. In exceptional cases, and only when there is reason to do so, your health care insurer will be allowed to look into your file.