

Information on the National Health Insurance Scheme of the Republic of Korea for Foreigners and Korean Nationals Living Abroad

If a foreigner or a Korean national living abroad resides in the Republic of Korea for six months or more, he or she will be compulsorily subscribed to the local subscriber scheme of the National Health Insurance starting from July 16, 2019, and he or she will receive the same insurance payment benefits as citizens of the Republic of Korea.

1. Managing Subscribers

- (Those subject to enrollment) Those who are not yet enrolled in the National Health Insurance of the Republic of Korea among those who have resided in Korea for six months or more.
 - Marriage migrants (F-6) are subject to subscription as of entry date into the country (if your alien registration took place later than the date of entry, then from the date of registration)
 - * All foreigners except for those with A (diplomat), B (tourist), C (short-term), and G1 (miscellaneous) visas ; However, among those with G1, G-1-6 (humanitarian status) and G-1-12 (families accompanying those with humanitarian status) visas are subject to subscription.

- ◆ Foreign students studying in Korea on D2 (student) or D4 (general trainee) visas are deferred from the compulsory enrollment (until February 28, 2021).
 - A student currently qualified as a local subscriber, but who does not pay the insurance premium in advance, will lose eligibility and cannot re-enroll into the program. However, the student will be allowed to enroll as an insured employee.

- (Enrollment process) Processed uniformly by the National Health Insurance Service (NHIS) without any separate reporting procedure
 - ※ If changing and reporting the place of residence at a registration government office, the applicant must report the detailed address precisely, such as the apartment or house number, so as not to incur complications from the mis-delivery of mail.

- ◆ Those eligible to request exemption from enrollment in the National Health Insurance and documents to prepare
 - (Eligibility) Those with contracts under foreign laws, insurance company and insurance users who can be guaranteed medical care suitable for health care expenses according to Article 41 of the Act
 - Only foreign insurance subscribed to before long-term stay in Korea (alien registration etc.) is acknowledged.
 - If you have a contract with a foreign insurance company and user, then you can request an enrollment exemption for a year. If the relevant period has passed, you need to request enrollment exemption once again.
 - (Documents for submission) Loss of eligibility report form, application form to request National Health Insurance exemption, and other documents to prepare (including their Korean translation)
 - Foreign laws and insurance: confirmation of applicability under foreign laws or insurance contract, etc.
 - Contract with user: employment contract or other documents that show you can be guaranteed medical care.

2. Imposition and Payment of the Insurance Premium

- The insurance premium is calculated according to income and assets in the unit of an individual (family)
 - If the calculated premium is below the average insurance premium of all subscribers in November of the previous year, the average premium is imposed.
 - * Average insurance premium in November 2019: KRW 123,080
 - Those with refugee status (F-2-4), their accompanying families (F-1-16), and one-person households under the age of 19 are not applied the average insurance premium even if the asset- and

income-based calculation of their premium is less than the average. Their insurance premium is calculated the same as Korean citizens.

- ※ As for foreigners, because it is difficult to grasp their assets and income in their own countries, the average insurance premium is imposed on them.

- ◆ Insurance premium reduction (when the yearly income is less than KRW 3.6 million and when the standard asset assessment is less than KRW 135 million)
 - Those residing in Korea because of religion (D-6), with humanitarian status (G-1-6) and their accompanying families (G-1-12) enjoy a 30% reduction
 - Korean nationals residing abroad and foreign nationality Koreans (F-4) who are currently studying in Korea are entitled to a 50% reduction of monthly contributions in case they submit prima facie evidence to NHIS.

- If wishing to pay the insurance premium for a family unit together with members residing in the same residence, including children under age 19 and spouse, you should submit a document confirming your family relations and request the premium for the combined subscription of several people as one household.

- ◆ Documents to submit to confirm family relations
 - Documents showing family relations or marriage confirmed by the Ministry of Foreign Affairs of the relevant country (or Apostille) including their Korean translation

- (Payment deadline) You should pay in advance the following month's insurance premium on or before the 25th of each month.
- (Payment method) Payment through automatic withdrawal, virtual account, bank, e-receipt, NHIS branch office (credit card), and collection portal, etc.
 - It is easier to pay the premium and get a refund if you request automatic withdrawal or refund advance account.

- ◆ Permanent residents (F-5) and marriage migrants married to Korean citizens (F-6) :
The same standards as Korean citizens are used to impose the insurance premium and payment deadline.

3. Insurance Benefits and Health Checkups

- (Health insurance) Service of providing service benefits (health care benefits and health checkups) and cash benefits (care expenses and appliance expenses for the disabled, etc.) as set forth by the law for health promotion, childbirth, and death, as well as for the prevention, diagnosis, treatment and/or rehabilitation of the insured or their dependents' diseases or injuries
 - ※ Your health insurance benefits are the same as those of the citizens of the Republic of Korea.
 - The amount the insured will pay for medical expenses: Those getting health care benefits will pay only part of their medical expenses, according to Article 44 of the Act.
 - Outpatient care: The insured will pay 30-60%, depending on the type and location of the health care institution
 - Hospitalization care: The insured will pay 20% of the total health care expenses.
 - Procedure: When using a hospital or clinic, present your health insurance card, alien registration card, or ID card.
- (Long-term care insurance) System of providing long-term care services at home or in a facility when an elderly person is having difficulty living a normal daily life alone and is acknowledged as being eligible for long-term care.
 - Eligibility: Senior citizens age 65 and over or those under age 65 with geriatric diseases who have been rated from 1 to 5 and as needing physical and mental assistance by the Long-term Care Committee
 - How to request: personal visit, post, fax, and Internet (www.longtermcare.or.kr)
 - Notification and collection of insurance premium: managed integrated with the National Health Insurance premium
 - ※ Long-term Care Insurance premium = National Health Insurance premium x Long-term Care Insurance

premium rate (10.25% in 2020)

- (Health checkup) General screening is provided once every two years according to the birth year (once a year for non-office workers). In 2020, those born in even-numbered years are screened.
 - Types :
 - General screening: employee insured, head of household local subscriber, as well as members of a household and dependents of age 20 and older
 - Infant and children health screening: infants and children who are at least a full 4 months and 71 months or less (7 general checkups and 3 oral checkups)
 - Cancer checkup: stomach, liver, colorectal, breast, and cervical cancer

| Cancer type | Stomach | Liver | Colorectal | Breast | Cervical |
|---------------|-----------------|--|-----------------|--------------------------|--------------------------|
| Age | Age 40 and over | Those at high risk and age 40 and over | Age 50 and over | Women of age 40 and over | Women of age 20 and over |
| Checkup cycle | 2 years | 6 months (once a semester) | 1 year | 2 years | 2 years |

- Cost coverage: general screening (fully covered by NHIS), breast cancer screening (90% by NHIS)
- Method and process: make reservations at a designated checkup institution and get the checkup according to the guidelines
- ※ People who are eligible to get checkups in the following year are selected as of November of each year. Therefore, if you are eligible for a checkup this year but have not been selected, personally request a checkup at a customer center (branch office).

4. If defaulting on the insurance premium payment

- (Limited insurance benefits) If you default on the payment of the insurance premium, you will have limited health insurance benefits when using hospitals and clinics from the 1st of the month following the payment deadline until you pay the full amount.
- (Limited residence permit such as visa extension) You will incur disadvantages in the residence period when requesting a visa extension and all other kinds of residence permits at the Korean Ministry of Justice.
- (Processing of default) If you do not pay even when pressed after a set period, your income, assets, automobile, and savings will be legally seized and collected by force.

• NHIS Center for Foreign Residents •

- ◆ (Seoul) Seoul Center for the entire Seoul (located in Sindorim, Guro-gu)
- ◆ (Gyeonggi-do) Ansan Center for Ansan, Siheung, and Gunpo regions (located in Ansan), Suwon Center for Suwon, Yongin, Hwaseong, Osan, and Seongnam regions (located in Suwon), and Incheon Center for Incheon, Bucheon, Gimpo, and Gwangmyeong regions (located in Incheon)

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