

Health Insurance System for Foreigners

We would like to welcome everyone who is visiting Korea.

We would like to provide information regarding the Health Insurance System ensuring your healthy lifestyle while visiting Korea.

What is health Insurance

The purpose of this social security system is to promote social security and improve national health of the citizens of Korea and foreigners residing in Korea by providing insurance benefits regarding the treatments of, but not limited to, illnesses and injuries.

Requirements.....

General Requirements

- Persons registered as aliens pursuant to Article 31 of the "Immigration Control Law".
- Persons who have reported residence in Korea in pursuance of Article 6 of the "Act on Immigration and Legal Status of Overseas Korea".
- Persons who are registered as residents according to Article 6 of the "Resident Registration Law".

Employed Foreigners

- Employees hired by a Health Insurance Applied Establishment.
 - Foreigners who are employed at an Applied Establishment are covered by default.
 - ※ French Health Insurance Employed Subscribers are eligible for facultative application (Social Security Agreement Concluded).
- Following Employed Subscribers may request exemption from subscription.
 - Medically insured persons by foreign law or insurance.
 - Medically insured persons subsequent to contracts with the employer.

Local Subscribers

- Those who are not insured as an Employed Subscribers or a Dependent, but holds one of the following visas may personally subscribe for insurance.
 - Visa: F-1 (Visiting or joining family), F-2 (Resident), F-3 (Accompanying spouse), F-4 (Overseas Korean), F-5 (Permanent resident), F-6 (Marriage to Korean Citizen), D-1 (Artist), D-2 (Students), D-3 (Industrial trainee), D-4 (General trainee), D-5 (Journalism), D-6 (Religion), D-7 (Business supervisor), D-8 (Corporate investor), D-9 (International trade), D-10 (Job hunting), E-1 (Professor), E-2 (Foreign language instructor), E-3 (Research), E-4 (Technology transfer), E-5 (Professional employment), E-6 (Artistic performer), E-7 (Designated activities), E-9 (Non-professional employment), E-10 (Vessel crew), H-1 (Working holiday), H-2 (Working visit), and Korean nationals

Registration Process & Required Documents

Employed Subscribers

- The employer of the establishment must include a copy of an Alien Registration Card (Domestic Residence Report Card) or a Proof of Alien Registration Report (Proof of Domestic Residence Report) in order to apply for insurance.

Local Subscribers

- Local Subscribers may apply for insurance by directly submitting the Alien Registration Card (Domestic Residence Report Card) or a Proof of Alien Registration Report (Proof of Domestic Residence Report), along with 1 copy of the required document specified for the type of Visa held by the applicant indicated in Appendix 10 of the Enforcement Regulations of the National Health Insurance Act to a branch office of the Corporation.

Qualifying Time Period

Employed Subscribers

- During the period of employment at the establishment.

Employee Dependent

- During the period applied for insurance. However, if reported within 90 days of the incident date, insurance may be backdated as if obtained on the incident date.

Local Subscriber

- 3 months after the date entering Korea (final admittance date)
- If there are reasons to believe the applicant will reside in Korea for more than 3 months subsequent to work, studying abroad or marriage, the qualifying time period may be the date of entering Korea.

Contribution Billing & Payment

Employed Subscribers

- Monthly Contribution = Monthly Remuneration Amount × Rate of Contribution (Contribution: Self 50%, Employer 50%)
- Insurance contributions are deducted from salary and will be back-dated from the initial time of employment.

Local Subscriber

- Alien with Visa allowing the identification of income (wage) [D-3, D-5-9, E-1-7, E-9-10, H-1-2]
 - Monthly Contribution = Monthly Remuneration Amount × Rate of Contribution equivalent to Employed Subscribers
 - A 30% discount on the calculated contribution will apply for Aliens with D-6(Religion) Visas
 - If the calculated contribution is less than the average local subscriber household contribution rate at the end of the previous year, the average local subscriber household contribution rate at the end of the previous year will be imposed.
- Alien with no income or Visa with difficulties identifying income [D-1-2, D-4, D-10, F-3]
 - The average local subscriber household contribution rate at the end of the previous year will be imposed
 - A 50% discount on the calculated contribution will apply for D4 (General Training) and D2 (Study

Abroad) Visa holders

- Permanent Resident Alien [Visiting (F1), Resident (F2), Permanent Resident (F5), Marriage Immigrant (F6)]
 - Monthly contribution imposed and billed in equivalent with local residents.
- Contribution of Overseas Koreans (F-4) and Korean Nationals shall be equivalent with local subscribers.
 - If the calculated contribution is less than the average local subscriber household contribution rate at the end of the previous year, the average local subscriber household contribution rate at the end of the previous year will be imposed.
 - A 50% discount on the calculated contribution will apply for students considered to be studying abroad in Korea
- Local subscribers who are alien (Korean Nationals) shall be subject to monthly contributions, and the monthly contribution shall be paid prior to the 25th of the previous month.
 - Contribution incurred subsequent to backdating of qualification shall be incorporated into the initial bill for collection.

Insurance Benefits

- Foreigners are applicable for the same insurance benefits as Korean citizens.
 - The corporation will cover 80% of medical expenses for hospitalizations, and approximately 40-70% of medical expenses for out-patient visits. Moreover, payment assistance concerning expenses for childbirth and such are provided, and a variety of other subscriber support services are provided to offer health information and promote the prevention of diseases.

Physical Examination Benefits Implemented by the Corporation

- The goal of a general health checkup is prevention and early discovery of cardio-cerebrovascular diseases such as high blood pressure or diabetes. Subjects of the checkup are those who are aged 40 or over with checkups held every two years based on the year of birth (odd/even-numbered years). There is no age limit for local health insurance members who are the head of their household and those who are members through their workplace. Those who are members through their workplace but do not hold office jobs may get a checkup once a year.
- The life transition health checkup is for those aged 40 to 66. It includes the basic checkup contents of the general checkup, customized checkups according to age (hepatitis B, high density, mental health, etc.), daily habits evaluation, and a consultation with a physician.
- The cancer checkup aims to discover the 5 main cancers that can be treated if discovered early. Stomach cancer and breast cancer checkups are for those aged 40 and above, colon cancer checkups are for those aged 50 and above, cervical cancer checkups are for women aged 20 and above, and liver cancer checkups are for those aged 40 and above who are at a high risk of liver cancer. Stomach cancer, breast cancer and cervical cancer checkups are held once every two years, colon cancer checkups are held once a year, and liver cancer checkups are held once every six months.
- Infant and toddler health checkups are mandatory checkups for all infants and toddlers to grow into healthy children. The checkups include growth development evaluation, and child-raising consultations including health education. Infants and young children under the age of 6 are subjects of the checkups, and a total of ten checkups are available from birth to 4

months, 9 months, 18 months, 30 months, 42 months, 54 months, 66 months, and oral checkups.

- Health checkups are available at any designated institute nationwide regardless of patient's address.

Benefits of Long-term Care Insurance for the Elderly

- What is Long-term Care Insurance for the Elderly?
 - It is a system providing long-term care services, such as physical activity support, training for maintenance and improvement of physical and mental functions and cognitive activities by the family of the beneficiary or long-term care facilities (nursing home, weekday-night time care, short-term care) for elderly person eligible for long-term care due to difficulties performing daily activities subsequent to diagnosis of old age, Alzheimer's disease, dementia, stroke, Parkinson's disease and such. (Implemented July 1st of 2008)
- Where can I find the Long-term Care Eligibility Application?
 - Persons who are 65 years of age or older with difficulty carrying on everyday tasks, or persons who are under 65 years of age but has been diagnosed with age-related disease, may submit an application via mail, visitation, fax or online at <http://www.longtermcare.or.kr>.
- What is the co-payment for the beneficiary?

Approved Benefits	Facility Benefits
15% of the long-term care expense	20% of the long-term care expense

- Foreign workers holding D-3 (Industrial trainee), D-9 (International trade) or H-2 (Working visit) visas may apply for long-term care insurance coverage exemption.

Criminal prosecution of illegal insurance benefit recipients

- Illegal use of health insurance benefits may be subjected to criminal prosecution
 - Person lending their insurance card or identification card to others, or those receiving medical treatment with the insurance card of another person.
 - Person receiving or requesting another person to receive insurance payments by being dishonest or through other fraudulent methods will be subject to a maximum of 1 year in prison or a maximum of 10 million won in fines, in pursuant of Article 115 (Penalty) Subparagraph 3-5 of the National Health Insurance Act.
- The criminal prosecution results will be informed to the Immigration Office, resulting in disadvantages, such as prohibition of entry and restrictions on extending the length of stay.



If you have any other inquiries

Website www.nhis.or.kr

Phone 1577-1000(Nationwide)

(033) 811-2000(for English speakers)