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I . Guide on Health Insurance Eligibility for Foreigners

1 Who is eligible?

- According to Article 31 of the Immigration Control Act, a legally registered foreigner in Korea
- According to Article 6 of the Act on the Immigration and Legal Status of Overseas Koreans, a legally registered Overseas Korean

2 The self-employed insured

- Who can apply?

Types of Visa

D-1	Culture & Arts	E-1	Professor	F-1	Family visitation	H-1	Tourism employment
D-2	Students	E-2	Foreign language teaching	F-2	Resident	H-2	Visiting employment
D-3	Industrial Trainee	E-3	Researcher	F-3	Dependent Family	G-1-6	Humanitarian Status Holders
D-4	General Trainee	E-4	Technological Guidance	F-4	Overseas Korean	G-1-12	Family of Humanitarian Status Holders
D-5	Press Coverage	E-5	Professional Employment	F-5	Permanent Resident		
D-6	Religious Work	E-6	Arts & Entertainment	F-6	Marriage immigrants		
D-7	Intra-company Transferee	E-7	Special Occupation				
D-8	Corporate Investor	E-8	Seasonal Work				
D-9	Trade & Management	E-9	Non-professional employment				
D-10	Job-seeker	E-10	Maritime Crew				

When can I apply?

- Upon entering Korea, you can apply after 6 months
- Upon entry in Korea of Student(D-2), Elementary, Middle, High School (D-4-3), Non-professional employment(E-9), Permanent Resident(F-5), Marriage immigrants(F-6)

However, in the case of unregistered or unissuance of Foreign Registration Card, insurance application is possible the day after you registered successfully

- If the baby is newly born in Korea, the insurance application is possible from the registration date of the foreign resident card.
However, in case if the father or mother is registered as self-employed insured, insurance application for their newly born child is possible on the day of birth.

Termination Period of Insurance

- The Health Insurance Subscription is terminated on the end date of sojourn period or one (1) day after the Compulsory Deportation Order was issued
- In case of departing Korea with overstay of one (1) month, the Health Insurance Termination is effective one (1) day after the departure/exit date.
- The Health Insurance Termination is effective one (1) day after the subscriber's death.

Other Special Cases Concerning Re-application

- If you stay overseas more than a month, you are eligible to apply after 6 months, but if you met all four (4) conditions below, acquiring insurance is possible from the day upon entering Korea
 - Insurance registration is possible through FAX or visiting in-person, Post Mail, Calling Customer Service Center, etc.

- ① Whether has been qualified as the self-employed insured or not been qualified due to the public authorities' inevitable decision
 - * those who acquired through the employee insured, as dependent, as voluntarily continuing subscriber
- ② Stayed overseas for at least one (1) month after leaving Korea, and entered Korea within six (6) months
- ③ The period of stay based on the status of sojourn before departure did not end
 - However, for Visiting Employment Visa (H-2) if the qualification for retention is terminated after leaving the country and re-entered Korea within six (6) months, it can be obtained on the day of re-entry.
- ④ In case of paying the insurance premium corresponding to the period of stay abroad as a single household and paying the insurance premium for the following month on the same day (if not paid, qualification will be cancelled)

Joint Household Insurance

- Spouse and children under the age of 19 may pay insurance premiums together by adding up households.
 - ※ Family relationships must be proved by valid documents

Q&A

Q1. A foreigner (F-3 Visa) who maintained the self-employed insured left the country on August 1, 2024 has entered Korea on October 1, 2024. What will be the health insurance qualifications at this time?

A1: Foreigners will lose their health insurance qualifications if they leave the country for more than a month. You will be disqualified on August 2, 2024, the day after the departure date, and will become the self-employed insured again on April 1, 2025, the day six months have passed since your arrival date.

However, if the foreigner satisfies the conditions of the “Reapplication Other Special Cases, he is qualified to acquire on October 1, 2024.

Q2. A foreigner (D-2 Visa) who maintained the self-employed insured left the country on August 1, 2024 has entered Korea on October 1, 2024. What will be the health insurance qualifications at this time?

A2: The subscription termination is effective on the day after departure (August 2, 2024). Since the international student visa (D-2 Visa) acquired the self-employed insured on the day of entry in Korea, this means the foreigner can be the self-employed insured again on October 1, 2024.

However, the foreigner’s sojourn registration period must be valid on October 1, 2024.

3 Employee Subscription

Covered Individuals

- A person who receives wages in return for work and is currently employed at a company covered by health insurance

When can I register?

- Registration must be reported within 14 days by the user employed in the company

Insurance Payment

- Payment Computation of Insured Employee: Monthly Wage X 7.09% (Standard Basis for 2024)
 - - 50% each Exclusive from the user and worker
 - - Year-end Tax Report and Computation after Retirement

4 **Dependent**

Membership eligibility

- Those who primarily support their livelihood through their employer and meet the criteria for dependent recognition
- Scope of recognition: Spouse, direct ascendants and direct ascendants of spouse, unmarried siblings under 30 or over 65 years of age
 - ※ For detailed information on the criteria for dependent recognition, refer to the National Health Insurance Corporation website
- System improvements (For foreigners and overseas nationals who entered the country from April 3, 2024)

(Existing)

Acquired immediately upon entry



(Improved)

Acquired after living in the country for 6 months or more

- ※ However, if one of the two below applies, it is acquired immediately upon entry
 - ① Spouse and minor children
 - ② Residence status: Student (D-2), elementary, middle, and high school students (D-4-3), non-professional employment (E-9), permanent residence (F-5), marriage immigrants (F-6)

Required documents

- One (1) copy of Dependent's Application and Termination Report Form, Family Relation Certificate, etc.
 - ※ Family Registry Certificate Documents are also applied to Korean Nationals

	Required Documents in Korea	Required Documents from Overseas
Standard Criteria	<ul style="list-style-type: none"> - Certificate of Foreign Resident Registration issued by the Ministry of Justice (Spouse is recognized only within 9 months from date of foreign residence registration) - Family Relations Certificate Document issued by Overseas Diplomatic Missions in Korea - Birth Certificate issued by Local Medical Institutions - Certificate of Resident Registration - For family relations issued by Chinese Association, a document certified by Taiwan Embassy in Korea 	<p>① Requirements</p> <ul style="list-style-type: none"> official documents that confirm family relationship, marriage•divorce - documents issued by government agencies or designated institutions (Notarized Documents) - at least 2 must match in the personal information provided based in the Name, Birth Date, Photo, Identification Number, etc.
		<p>② Accredited by Foreign Affairs</p> <ul style="list-style-type: none"> Requirements① must be accredited by Certificate Issuing Section in Ministry of Affairs or Apostilled or confirmed by one's National Embassy in Korea
		<p>③ Korean-Translated Documents</p> <ul style="list-style-type: none"> Local Translation <ul style="list-style-type: none"> - Notarized Translation of the Document - Attached Translation with the Translation Agency's Confirmation Certificate Overseas Translation <ul style="list-style-type: none"> - In case of issuing country's translation, the translated version and Korean-Translated Documents② must be authenticated in the same procedure
Validity Period	3 months from the date issued	<ul style="list-style-type: none"> - 9 months from the date issued - also, 9 months from the confirmation date of the Confirmation by the Authorized Issuing Country or Apostille or the Korean Embassy Abroad
Other Documents	<ul style="list-style-type: none"> - Dependent <ul style="list-style-type: none"> ① Foreign Residence Card of Marriage - Joint Common Household <ul style="list-style-type: none"> ① Foreign Residence Card 	<ul style="list-style-type: none"> ② Certificate of Family Relation ③ Certificate
For Reference	<ul style="list-style-type: none"> - In case of Dependents, you must submit the document confirming your marital status. - When the same employee subscriber (household) register as dependent (total household) within 3 months, you may skip the documents. - Document confirming parent-child relationship documents have no issuance expiration date. 	

Tip Those who want to apply as Dependent, please prepare in advance the required documents in your home country before leaving.

6 Excluded from Health Insurance Subscription

- In accordance with foreign laws, foreign insurance, or based on their user's agreements, exemption from health insurance obligations in case receiving medical coverage equivalent to medical care benefits

	Foreign Laws and Regulations	Overseas Health Insurance	User's Agreement
Type	<p>medical coverage in government agencies, etc.</p> <ul style="list-style-type: none"> - France, Japan, USA, UN etc. 	<p>In case you are currently using private medical insurance in your home country and continue to receive medical coverage with the insurance after entering Korea</p>	<p>Where a foreign headquarters dispatches an employee to Korea and provides group insurance benefits or pays medical insurance premiums</p> <p>Or when a foreign company compensates for workers' medical expenses through contracts, etc</p>
Period	<p>Exclusion from Membership Period is semi-permanent, when you apply personally, re-registration is possible.</p> <p>However, in re-registration with the same reason exclusion from membership is impossible again.</p>	<p>Exclusion from Membership Subscription is maximum up to 1 year, Health Insurance Re-registration is allowed on the day when the reason for the exclusion from membership subscription is resolved.</p>	
Requirements	<ul style="list-style-type: none"> * Official Documents: <ul style="list-style-type: none"> - Employed insured, Self-employed insured, Dependents of the insured Loss of Eligibility Report Submit report to corresponding region - Korean National residing abroad and Application for excluding in Foreign Health Insurance * Documents based on Reasons (If the document is not written in Korean, Korean Translation is required) <ul style="list-style-type: none"> - Foreign Law: documents certifying you can receive medical security (France: Foreign Resident Card, Japan: one's homecountry's health insurance card, USA·UN: Uniform Card, etc.) - Foreign Insurance: foreign's private health insurance membership certificate and according to Article 41 of the law documents certifying the receipt of medical health coverage equivalent to medical care benefits - User's Agreement: Document certifying you can receive medical care benefits, employment contract and Document certifying that the user has paid the medical expenses 		

II. Guidelines for Computing the Health Insurance Premium and Payment Process

1 Insurance premium calculation

- In case the domestic local subscribers is computed on the same standard basis, but the computed insurance payment does not reach the average insurance payment for total subscription in November of the previous year, the average insurance payment is imposed
 - ※ However, in case the head of the household is underage or under VISA F-1-16(recognized refugee family member), F-2-4(recognized refugee), calculation is similar to Korean standard basis (Standard insurance payment not applicable)
- Standard Insurance Payment: 150,990KRW(as of 2024 standard basis)
 - … insurance payment may vary every year.
- Due Date of Payment: 25th day of the previous month (e.g. Payment for March 2024 is due on February 25th, 2024)

2 Reduction Rate

- Reduction Rate based on VISA Type
 - Pre-requisite: Income amount of less than 3,600,000KRW,
Property Assessment of 135,000,000KRW or less
 - Target Visa and Reduction Rate

Visa Type	Reduction Rate
D-2(Student), D-4(General Trainee) Overseas resident abroad study, Overseas Korean abroad study	50%
D-6(Religious work)	30%
G-1-6(Humanitarian Status Holders) and G-1-12(Family of Humanitarian Status Holders)	30%

- Reduction Rate based on Local Region**
 - Remote Island·Remote Areas reduction rate: 50%
 - Farming and fishing areas reduction rate: 22%
 - Must be residing at Eup·Myeon; must be head of the household with a business income amounting to 5,000,000KRW or less; must be a household with members who are farmers or fishermen
 - Green Areas of Dong(non-urban areas or undeveloped areas common for agriculture, forestry, fishing type of livelihood; those who are residing at semi-farming areas, semi-fishing areas; household with farming and fishing workers
 - Support for Farmers and Fishermen: 28%
 - If the address falls under rural and semi-rural areas, the person who is engaged in farming, fishing, livestock and forestry work
- The reduction rate must not exceed 50%.**

3 Payment Process

Method of Payment

Types	Description
Financial institutions	▶ Over-the-counter, Notice of Payment(Standard OCR Bill), CD/ATM etc.
Automatic Bank Transfer	▶ Registration available via Bank Account and Credit (Check) Card ※ How to Apply: via Internet(www.nhis.or.kr), The건강보험, via phone (1577-1000), or visit(office branch, bank), via FAX, Post Mail etc. ※ Automatic Deduction for Bank Transfer: The self-employed insured(200KRW)
Credit (Check) Card	▶ Homepage(www.nhis.or.kr), The건강보험(APP), Internet(Mobile)GIRO(www.giro.or.kr) ※ When using a card, the payment agency fee (0.8% for credit cards, 0.5% for check cards) is shouldered by the payer
Internet	▶ Internet giro(www.giro.or.kr), Internet banking/Payment of utility bills
Mobile APP	▶ The건강보험, Mobile GIRO APP
Virtual Account	▶ Fixed Virtual Account(Bill shown), Optional Virtual Account (Customer Service Center or the NHIS Homepage, Self-service issuing Mobile APP)
Convenience Stores	▶ Bill via Cash or Check Card(Except for WOORI·SHINHAN, other banks require 500KRW transfer fee) ※ Stores Available for Payment Processing: GS25, CU, 7/11, Ministop
Kakao Pay	▶ by QR Code Scan of Payment Bill

Electronic notification

Types

- E-mail
- Mobile Notification
- Naver APP E-document

How to apply:

- Application via Official website and “The건강보험” APP
- via Post Mail and FAX (use the Application Form in the website)
- Visit any nearby branch office or contact (1577-1000)

Change of Delivery Address

- In case where the registered address is different from the actual address, the person liable for payment must apply.
- How to apply: via Internet, Post Mail, FAX, visit our office and contact us.

Q&A

Q. Do I need to report separately the change of address to the Health Insurance Office even I reported it already to the Immigration Office and/or Administrative Welfare Center?

A: The Health Insurance Office is receiving information on foreigners from the Ministry of Justice foremost. If you reported it to the Immigration Office or to the Administrative Welfare Center, you do not need to report it separately to the Health Insurance Office.

However, if the bill was not delivered and received at the registered new address, visit the nearby branch office and check accordingly.

4 Penalty for Overdue

Health Insurance Benefits Restrictions

- In case the foreigner and others failed to pay the advance premium payment, benefits are restricted from day 1 of the following month from the payment deadline (25th) until the full payment is made.
- Even if the Insurance Payment is paid later in full, refund of medical expenses during the term of arrearage is impossible

Restricted by MOJ for VISA Extension

- If the insurance payment has an overdue amounting more than 500,000KRW, has other penalty collections with an overdue of more than 100,000KRW, there will be disadvantages such as restriction on extending visa, etc.

Q&A

Q. What does “Other Fund Collection” means?

A: The amount determined for the purpose of recovering expenses of subscribers, medical treatment agencies, third party, etc. after checking the unjustly paid medical care benefit expenses of insurance benefits' postmanagement process.

III. Guidelines On Using the Health Insurance

1 Insurance Benefits

Health Care Benefits

- Disease and injury-related prevention, diagnosis, medical treatment, rehabilitation, birth, death and for health improvement, as prescribed by law, non-cash (medical treatment benefit pay, medical examination) or cash pay (medical fees) services are provided

Long-term Care Benefits

- It is a system that provides long-term care benefits (services) to elderly who were recognized as long-term care recipients at the admission's facility or recipient's household, etc.

- When using a hospital or clinic, present your mobile health insurance card or alien registration card.

Q&A

Q: A foreigner (H-2 Visa) who entered Korea on January 1, 2024 worked in a company from January 1 to March 31, 2024. When he visited the hospital on 2024.4.3, he opt to receive medical treatment since the Health Insurance is available. After that, a notification from the institution was received that he should cover the medical expenses from April 3. What is the situation in this matter?

A: It is possible for the employee insured to subscribe to health insurance regardless of their period of stay. However the self-employed insured, except for the *five (5) VISA types, can apply after six (6) months. Since the employee insured has an active subscription from January 1 to March 31, 2024, after leaving the company, an insurance subscription is possible for the self-employed insured on July 1, 2024, which is the time elapsed six (6) months after entering Korea. Therefore, for the period between April 1, 2024 until June 30, the self-employed insured is not applicable. Since the company reported within 14 days that the subscriber already left the company, even if he quit the job, before processing the job loss, health insurance seems to be present in the hospital. Therefore, if the foreigner is under the *five (5) VISA types below who resigned from the company and left, and stayed not yet within 6 months since they entered Korea, before going to hospitals, confirm first the availability of your health insurance through NHIS Call Center.

* Student(D-2), Elementary.Middle.HighSchool(D-4-3), Non-professional(E-9), Permanent Resident(F-5), Marriage immigrants(F-6)

2 Pregnancy & Childbirth Expenses Support

- In order to reduce the burden in the expenses of pregnant women and infant children, a card (called “Kookmin Haengbok Card”) is provided to be used specifically in paying medical-related expenses of pregnant women and infant children.
- Target Recipients of Payment and Amount**
 - Confirmed pregnancy·childbirth(miscarriage·stillbirth·ectopic pregnancy) health insurance subscriber or dependent
 - Subscriber under the age of 2 or a legal guardian of dependent subscriber (Limited only to subscriber who gave birth and deceased dependent subscriber)
 - Amount: 1,000,000KRW for one-time pregnancy giving birth to one and 1,400,000KRW for multiple birth
 - ※ However, when applying for additional payment for multifetal pregnancy, an additional payment of 1,000,000KRW per fetus will be made.
Example) 2 fetuses: 600,000KRW added, 3 fetuses: 1,600,000KRW added, 4 fetuses: 2,600,000KRW added...
- Period of Validity**
 - Start period of usage: from date issued
 - End period of usage: 2 years from the due date or date of birth - delivery(miscarriage date, date of stillbirth)
- Range of Use**
 - All self-purchased payments and payments of medical expenses and medicine prescription and therapeutic needs(infant children’s doctor prescribed medicine prescription and medical treatment materials) of pregnant women and infant under age of 2
 - Cannot be used for purposes other than medical treatment, such as disease or health promotion(Limited of use for Quasi-drugs)
 - In the case of giving birth(miscarriage) overseas, request of payment is not possible

Q&A

Q. While still having my Foreign Resident Card, I register for the voucher, after then, I gained Korean Nationality and changed to Korean National Registration Card, now, what should I do next?

A: Once you acquire nationality, you will lose your alien registration number status, so the use of your voucher will also be stopped. Therefore, in order to continue the usage of voucher you must apply for a change in the voucher and request for change of your resident registration number, you must bring your identification card, 1 certified copy of your resident registration record card, 1 certified copy of your abstract resident registration record card and apply by visiting the branch office of relevant financial company.

※ Request for change in resident registration no. in the Health Insurance Office is unavailable

3 Medical Examination

Regular Health Check-up

- The self-employed insured: 20 years and above head of household and member of household(period of 2 years)
- Dependent: Over 20 years old (period of 2 years)
- The employee insured: non-office worker(once a year), office worker(period of 2 years)
- List of Medical Examinations

Disease	Medical Tests
Obesity	Kidney, Weight, Waist size, Body Mass Index
Visual, Auditory abnormalities	Eyesight, Hearing
High blood pressure	Blood pressure
Nephritis	Urinary Protein, Serum creatinine, Estimated Glomerular Filtration Rate (e-GFR)
Anemia	Hemoglobin
Diabetic	Fasting blood sugar
Liver Disease	AST, ALT,r-GTP
Pulmonary Tuberculosis	Chest Radiography
Oral Disease	Oral Examination

6 Main Types of Cancer and Medical Examination

Type of Cancer	Stomach Cancer	Colorectal Cancer (IFOBT)	Breast Cancer	Cervical Cancer	Lung Cancer	Liver Cancer
Age	40 and above	50 and above	Women aged of 40 and above	Women of 20 and above	High-risk patients aged 54-74 years old	High-risk patients aged 40 and above
Period	2 years	1 year	2 years	2 years	2 years	6 months
Type of Medical Examination	Gastrointestinal angiography or Gastroscopy	Fecal Occult Blood Test (FOBT) (If positive, colonoscopy is possible)	Mammography Test	Pap Test (Cervical Cancer Medical Exam)	Low Dose Chest CT Scan + Post-consultation of test results	Liver Ultrasound + Serum Alpha-fetoprotein Level Test

Infant · Child Medical Health Exam

- All children aged 14 days (after birth) until 71 months (or 5 years and 11 months old)
 - A child's stages of growth eight (8th) session(Including 4 times of Dental Examination)

IV. Find Out More About NHIS

- Official Website page of National Health Insurance: www.nhis.or.kr
- National Health Insurance Mobile (APP): The 건강보험



Scan QR Code to download APP

- Youtube Channel(Korean, English)

Output Details	Korean	English
		
	https://youtu.be/GGEYPuRUIQk	https://youtu.be/zoK873IDAmk

- For Other Language Inquiries
 - 1577-1000 for Foreign Language, then Press 6 for speed dial
 - 033-811-2000 Counseling service available in other languages (English, Chinese, Tieng Viet, Uzbekistan)