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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 in pursuant of 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”.

**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 and/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), 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.

**Premium Billing & Payment**

**Employed Subscribers**

- Monthly Premium = Monthly Remuneration Amount × Rate of Premium (Contribution: Self 50%, Employer 50%)

- Insurance premiums 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 Premium = Monthly Remuneration Amount × Rate of Premium equivalent to Employed Subscribers

․ A 30% discount on the calculated premium will apply for Aliens with D-6(Religion) Visas

․ If the calculated premium is less than the average local subscriber household premium rate at the end of the previous year, the average local subscriber household premium 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, F-3~4〕

․ The average local subscriber household premium rate at the end of the previous year will be imposed

․A 50% discount on the calculated premium 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 premium imposed and billed in equivalent with local residents.

- Premium of Korean National shall be equivalent with local subscribers.

․ If the calculated premium is less than the average local subscriber household premium rate at the end of the previous year, the average local subscriber household premium rate at the end of the previous year will be imposed.

․ A 50% discount on the calculated premium will apply for students considered to be studying abroad in Korea

- Local subscribers who are alien (Korean Nationals) shall be subject to monthly premiums, and the monthly premium shall be paid prior to the 25th of the previous month.

․ Premium 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 50-70% 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**

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| --- | --- | --- | --- | --- |
| Classification | Eligibility | Physical Exam Period | Contents of Physical Examination | Co-payment |
| General  Physical Examination | Employed and local subscriber (head of the household), dependent and local subscribers (family member) over the age of 40 | Once every 2 years (Once a year for non-clerical employees) | Initial: 22 categories including blood tests  Secondary: 6 categories for 3 types of illnesses | No copayment |
| Cancer Screening | Stomach cancer (2 years, over 40 y/o), liver cancer (1 year, high risk group over 40 y/o), colorectal cancer (1 year, over 50 y/o), breast cancer (2 years, over 40 y/o), cervical cancer (2 years, over 30 y/o) | | Stomach cancer (Right Intestine Endoscopy/Gastrointestinal Imaging), Liver cancer (Liver ultrasound, Serum alpha-fetoprotein test), Colorectal cancer (Fecal occult blood test, Colonoscopy for abnormal findings/Double contrast of colon), Breast cancer (Mammography), Cervical cancer (Pap test) | - 10% of the pertinent testing  - Pap test (Lower 50% of the premium, transitional health examination eligible patients have no co-payment) |
| Transitional Health Examination | 40 y/o, 66 y/o | Once at eligible age | 40 y/o: General physical examination + hepatitis B  66 y/o: General physical examination + elderly bodily function examination and etc. | No copayment |
| Infant Health Examination | Infants under 6 y/o | 7 Examinations  -1st (4-6 months after birth)  -2nd (9-12 months after birth)  -3rd (18-24 months after birth)  -4th (30-36 months after birth)  -5th (42-48 months after birth)  -6th (54-60 months after birth)  -7th (66-71 months after birth)  -Dental Check: 3 Examinations  1st (18-29 months after birth)  2nd (42-53 months after birth)  3rd (54-65 months after birth) | Interview and medical examination, anthropometric measurements, development assessment and counseling, health education, dental check | No copayment |

**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 and daily activity support 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 moving, 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 |

**Criminal prosecution of illegal insurance benefit recipients**

Illegal use of health insurance benefits may be **subjected to criminal prosecution**

* Person receiving medical treatment with qualifications prior to the termination of insurance policy subsequent to, but not limited to, resignation from work.
* 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 2-5 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](www.nhic.or.kr)

Phone 1577-1000(Nationwide) (02) 390-2000(English Call-center)