외국인 유학생
건강보험 적용 안내

Guide for International Students Subscribing to National Health Insurance

2021.3.1.부터 외국인 유학생도 국민건강보험에 가입됩니다



2021년 2월 제작

보건복지부 Ministry of Health and Welfare
교육부 Ministry of Education
법무부 Ministry of Justice
h·well 국민건강보험 National Health Insurance Service

- International students staying in Korea are subject to a mandatory subscription to National health insurance from March 1, 2021 -

Eligible Subjects

- International students, foreigners, and overseas Koreans

Enrollment Time

※ Any international student staying in Korea without health insurance is subject to the mandatory subscription to the National health insurance of Korea from March 1, 2021.

Visa Type	Enrollment Time
Overseas study (D-2), Elementary/Middle/High school students (D-4-3)	First entry ➡ Alien registration date
	Reentry ➡ Reentry date
General training (D-4)	Six months after the entry date
Overseas Korean students and foreign nationality Korean students	On the date of admission into a school (if a copy of the proof of enrollment is submitted)

Contributions

- Monthly contributions for international students for 2021: KRW 43,490 (for those who subscribe on March 1) comprising
- KRW 39,540 for April + KRW 3,950 (1/10th of the March contribution)
  - ☞ The above is unapplicable to the self-employed insured whose contribution is above the average contribution.
  - ☞ Reduction only applies to the household income of KRW 3.6 million or below, and the property tax base of KRW 135 million or below.
- **(Reduction in Contributions)**
  The reduction rate is changed from 50% per year to 70% to lessen the students' financial burden

Previous		Revised(March 2021 – February 2022)
50% reduction	→	70% reduction

※ The contribution for March 2021 is payable in ten installments to reduce the burden.
Monthly contribution: KRW 43,490 = monthly contribution (KRW 39,540) + KRW 3,950 (the first installment payment)

- **(Contributions Payment)**
  - **(Due Date)** The contribution for the next month is due by the 25th of the current month (prepayment).
  → **(Example)** Contribution for April 2021 → payable by March 25, 2021 (billed around the 10th of each month)

Contributions

- **(Payment Method)** Automatic transfer (from your bank account or credit card), website, NHIS branch office, bank

- **(Applying for electronic billing, Automatic Transfer or Registering a Refund Account)**: Call or visit the website or NHIS branch office to apply.
  - You may apply for electronic (email or mobile) billing instead of receiving a paper bill.
  - Apply for automatic transfer debit for easy payment. Register a bank account to receive refunds quickly.

Android | iPhone (iOS)

* Electronic billing

Insurance Benefits Available from the date of enrollment

- **(The same benefits as the Korean citizens)** Various benefits are available, including dental and oriental medical treatment, health checkups, and pregnancy and childbirth-related medical expenses (National Haengbok Card)

※ The above is inapplicable to non-covered items, such as treatment for diseases that do not affect work or daily life (example: plastic surgery).

※ **(Co-payment Rate) A person who receives medical care benefits bears part of the medical expenses as below.**

- Outpatient Medical Services: 30%–60% of the NHI, covering expenses (varies by medical care institution type and area)
- Hospitalization Expenses: 20%

※ **(General Health Checkups)** For office worker, general health checkups are available biannually depending on your year of birth(Annually for non-office worker). For example, those born in an odd year can receive a general health checkup in 2021.

Disadvantages with Nonpayment of Contributions

- **(Restrictions on Health Insurance Benefits)** Health Insurance benefits at medical care institutions are unavailable from the first day of the month following the payment deadline until the contribution is fully paid.
- **(Restrictions on Visa Extension)** Your stay in Korea may not be extended by the Korea Immigration Service

→ **(Exception)** The restriction on visa extension does not apply if the contribution in arrears is less than KRW 500,000 or if other collection in arrears are less than KRW 100,000.

- **(Dispositions on Default)** The NHIS may demand payment by the specified period. Where a person fails to pay the insurance contributions by the specified period, compulsory collection procedures to seize his/her real estate, automobile, deposit, and so on may proceed.

Disadvantages with Nonpayment of Contributions

→ The contributions in arrears may be paid in installments. The restriction on health insurance benefits will be lifted and made available once such installments are fully paid.

Differences with Private Health Insurance

- **(Immediate Coverage)** The insured is not required to claim benefits after receiving treatment.
- **(Number and Amount of Benefits)** The number and amount of benefits are not limited. * Beneficiaries pay part of the medical expenses.
- **(Co-payment Ceiling System)** The upper limit of partial co-payments divided into seven levels applies to the insured depending on his/her income level. The amount paid over the annual upper level is refunded.
- **(Pregnancy and Childbirth-Related Expenses Support)** A card (National Haengbok Card) is provided for pregnancy and childbirth-related treatment and the purchase of prescribed drugs and materials. The card application can be made at NHIS branch offices or financial institutions.

Enrollment Procedure

- No action is required from students, as they are automatically subscribed to health insurance by the NHIS.
- An NHI Card and Subscription Guide are sent to your residential address in Korea.

※ **Nevertheless, if you fall under the following case, you must visit the nearest NHIS branch office.**
(Visit the designated NHIS Center for Foreign Residents having jurisdiction over your residential address if you reside in Seoul, Gyeonggi-do, or Incheon and you:)

- Wish to pay contributions for your family as a group (including your spouse and minor children);
- Are an overseas Korean or international student (F-4 Visa holder) studying in Korea; or,
- Wish to report changes, such as the place of residence, passport number, or visa.

※ If you receive medical coverage equivalent to medical care benefits (Article 41 of the National Health Insurance Act) by foreign laws, from foreign insurance, or under the contract with your employer, you may apply for exemption from the subscription.

Family Subscription and Required Documents

- Application for Family Subscription
  - Scope of Family Members: Spouse and children under the age of 19 (residing at the same address in Korea)
  - Documents to prove family relationship
  ① Get a family relations (or marriage) certificate issued.
  ② Have the document certified by the Foreign Ministry overseas or Apostille.
  ③ Have the document translated into Korean and notarized.

※ **(Validity of Documents)**
- Documents issued in Korea: Three months from the date of issuance
- Documents issued overseas: Nine months from the date of issuance or date of certification by the foreign ministry (Apostille)

NHIS Center for Foreign Residents Seoul and Metropolitan Area

- **(Services available)** Eligibility management, such as acquiring or changing entitlement as a self-employed insured or a dependent of an employee insured, insurance contributions payment.
- **(Target Users)** Foreigners and overseas Koreans residing in the following areas shall contact the corresponding center as below.

Center Name	Jurisdiction Area	Center Information
Seoul Center	Seoul	
Ansan Center	Ansan, Siheung, Gunpo	
Suwon Center	Suwon, Yongin, Hwaseong, Osan, Seongnam	
Incheon Center	Incheon, Bucheon, Gimpo, Gwangmyeong	
Uijeongbu Center	Uijeongbu, Namyangju, Gapyeong, Pocheon, Dongducheon, Yeoncheon, Yangju, Guri, Goyang, Paju	

※ Visit your nearest NHIS branch office if you reside outside the above areas.