

National Health Insurance Service

Guide for International Students





1. National Health Insurance System Guide for Foreigners

■ National Health Insurance System

- The national health insurance (NHI) system is one of the social insurance schemes that provides benefits for the prevention, diagnosis, treatment etc. of possible diseases and injuries for the purpose of improving citizens' health and promoting social security

■ Target population

- Korean citizens, foreigners, overseas Korean nationals

※ Foreigners shall be covered by the NHI system only when they are registered as aliens as stipulated in Article 109 of the National Health Insurance Act and are

■ Eligibility Acquisition

- Date of Eligibility Acquisition (Date of joining)

Visa types	Date of eligibility acquisition
D-2 Student Visa (Full-time degree/Exchange program), D-4-3 Visa (Elementary/Middle/High school students)	· Date of initial arrival → Date of alien registration · Reentry → Date of reentry
D-4 Visa (General Trainee, Korean Language Program)	· 6 months after the date of arrival
F-4, Overseas Korean Visa	· Date of school entrance after arrival in Korea (Enrollment certificate required)

1. National Health Insurance System Guide for Foreigners



■ Equal benefits with those of Korean citizens

● (Benefits)

- NHI subscribers are required to make a partial* payment at the point of receiving services, and the National Health Insurance Service (NHIS) will pay the rest to the providers.

* 20% of the medical expenses is required for inpatient services, and 30~60% for outpatient services

※ Please note that the above apply only to covered services and one must pay the full price for non-covered services

● (Health check-ups)

- Health check-ups are provided every other year based on one's birth year.

- ex) Those eligible for a health check-up in 2022 are those whose birth year is an even number

● (Easy access to services)

- No additional procedure is required to use services at hospital, clinic, dentist, Korean medicine clinic, etc.



2. NHI Contribution Notification and Payment Method

■ NHI contribution notification

- A monthly contribution notification is sent via post or e-mail ... Delivered around 15th of each month
 - On-line or mobile notification available once application is made

■ Payment method for NHI contributions

- (In-person) Visit a bank or convenient store (Bill required) ... Utility bill payment machine, ATM etc.
- (contact-free) Mobile, website, virtual account, automatic transfer

※ **Commission fee for the payment with a card** ... **credit card:0.8%, debit card:0.5%**

**Detailed guide for payment
(QR code)**



■ Payment due date

- (Prepayment) Payment for the next month contribution must be made by the 25th of this month
 - ... a late fee will be charged if the payment is not made by the due date
 - ex) The contribution payment for September should be made by August 25th



2. NHI Contribution Notification and Payment Method

■ Application for on-line notification · automatic transfer

※ **General requirement: Mobile phone or bank account (card) with identity verification required**

… Available if set up with foreign registration number

1) Mobile App application process (The National Health Insurance)

- (On-line notification) 민원여기요(Civil petition) → 신청납부(Apply for payment) → 이메일 · 모바일 고지서 신청(Apply for e-mail, mobile notification)
- (Automatic transfer) 민원여기요(Civil petition) → 신청납부(Apply for payment) → 자동이체 신청/해지(Automatic transfer application/cancellation)

2) Website application process (www.nhis.or.kr)

- (On-line notification) 민원여기요(Civil petition) → 개인민원(Personal petition) → 보험료 고지서(Premium notification)
 - 이메일 · 모바일 고지서 신청(Apply for e-mail · mobile notification)
- (Automatic transfer) 민원여기요(Civil petition) → 개인민원(Personal petition) → 보험료납부(payment for premium)
 - 자동이체 신청/해지(Automatic transfer application/cancellation)

3) Customer service application process

- (Consultation service in Korean) ☎1577-1000
- (Consultation service in foreign language) ☎033-811-2000 … English, Chinese, Vietnamese, Uzbek

Apply for on-line notification
(Public certificate or simplified certificate required)
QR Code ▶



Apply for automatic transfer
(Public certificate or simplified certificate required)
바로가기 QR코드 ▶



3. Frequently Asked Questions



Q1. What if I don't want to join the NHI system?

✓ If a foreigner residing in Korea is eligible for medical guarantee equivalent to the NHI benefits in accordance with foreign statutes, a foreign insurance or a contract concluded with his or her employer, the employer or insured may request the exclusion of him or her from the insured.

① Foreign statutes

- In case where intergovernmental agreement is made for exemption from coverage by the NHI system (France)
- In case where overseas medical expenses are paid by his or her native country (Japan)
- In case where a foreigner residing in Korea is provided with medical guarantee as a government official, soldier, retiree, or his/her family (US, UN)

② Foreign insurance

- In case where a foreigner residing in Korea maintains and continues to be covered by a private health insurance policy purchased in his or her country
 - * One is NOT allowed to be exempted if he or she has a private health insurance policy launched in Korea
 - * One is allowed to be exempted if he or she purchased the private health insurance policy before his or her alien registration

③ Contract with his or her employer

- In case where a foreign company pays for health insurance coverage or provides a group insurance plan for its employees seconded to Korea
- In case where a foreign company pays for the medical expenses of its employees based on their contract, etc.

※ Exemption from coverage by the NHI system is NOT allowed, except for the cases described above.

3. Frequently Asked Questions



Q2. Can an overseas Korean national studying the Korean language in Korea be acknowledged as an international student, and thus, apply for a contribution discount from the date of school entrance?

- √ Overseas Korean nationals with F-4 visas, as international students, may apply for a contribution discount from the date of school entrance. However, it is NOT the case for those overseas Korean nationals who study the Korean language in Korea.
- Overseas Korean Visa (F-4) holders will be acknowledged as international students only if they receive official education programs at junior college or higher level of institution or conduct research at academic research organization
- ※ Students taking a language course at college or other organizations will NOT be acknowledged as international students

Q3. Do I have to continue to pay the contributions while I return to and stay in my country during a vacation?

- √ The NHI contribution is exempted if you stay overseas over ONE month (Loss of eligibility)



3. Frequently Asked Questions

Q4. How do an international student receive a monthly bill?

- √ A monthly bill will be delivered to the address that the international student has registered as the place of residence to the immigration office
 - One may apply for electronic notification and conveniently receive the bill via e-mail or smart phone

Q5. Is a monthly bill for international students published only in Korean?

- √ Both in Korean and English.

Q6. What happens if an international student fails to pay the contributions?

- √ (Restrictions on visa extension) Visa extension can be limited.
 - Disadvantages (restrictions on visa extension) may occur when applying for permission of stay to the Ministry of Justice such as visa extension.
- √ (Limitation on use of services) The use of services at hospitals, clinics, etc. is limited until the arrears of the contributions are fully paid.

3. Frequently Asked Questions



Q7. Can international students get a health check-up too?

- √ Any NHI subscriber over 20 years old can have a health check-up on a regular basis.
- √ (Over 20 years old) General health check-up (anthropometric, blood check, X-ray, urinalysis etc.), For female NHI subscribers, a cervical cancer screening is also provided
- √ Search organization: Website (www.nhis.or.kr) → 건강iN → 검진기관/병원찾기 → 검진기관찾기
- Website(www.nhis.or.kr) Health iN → Search organization/hospital → search organization

Thank you

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국민건강보험 