

# Guide for International Students Subscribing to National Health Insurance

**International students staying in Korea are subject to a mandatory subscription to National health insurance from March 1, 2021, so that they can receive the same benefits as Korean citizens.**

☞ Further Information: [www.nhis.or.kr](http://www.nhis.or.kr) > 정책센터 > 국민건강보험 > 건강보험의 이해 > 외국인·재외국민 건강보험제도

## Eligible Subjects

Visa Type	Enrollment Time
Overseas study (D-2), Elementary/Middle/High school students (D-4-3)	<ul style="list-style-type: none"> <li>• First entry → Alien registration date</li> <li>• Reentry → Reentry date</li> </ul>
General training (D-4)	Six months after the entry date ※ The six-month period is recalculated when subjects are reentering after being overseas for over one month.
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: KRW 39,540** (This provision is inapplicable to those whose contribution is above the average of the locally provided rate.)
  - ☞ 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)** ... International students are billed at 30% of the basic contribution temporarily.

Previous (until February 2021)	Revised (March 2021 – February 2022)
KRW 65,890 is charged, which is 50% of the basic contribution of KRW 131,790.	KRW 39,540 is charged, which is 30% of the basic contribution of KRW 131,790.

## Insurance Benefits

- The same benefits for Korean citizens are available to international students subscribed to the national health insurance.
  - **(Immediate Coverage)** The insured is not required to claim benefits after receiving treatment.

**(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%

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

- **(Pregnancy and Childbirth-Related Expenses Support)** A voucher (card) is provided for pregnancy and childbirth-related treatment and the purchase of prescribed drugs and materials.
  - Application for a voucher: With a certificate of pregnancy or childbirth issued by a medical care institution, apply for a voucher at any NHIS office or financial institution.
- **(General Health Checkups)** General health checkups are available biannually depending on your year of birth. 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 if the contribution in arrears is KRW 500,000 or more or other collection in arrears are KRW 100,000 or more.

## Enrollment Procedure

- No action is required from you, as you are automatically subscribed to health insurance by the NHIS.
  - ※ Overseas Korean students and foreign nationality Korean students must submit an additional document (such as a certificate of enrollment issued by their school).
- 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 Office.**

(Visit the designated **NHIS Center for Foreign Residents** having jurisdiction over your residential address if you reside in Seoul, Gyeonggi-do, or Incheon)

- Wish to pay contributions for your family as a group (including your spouse and minor children);
- Wish to report changes, such as the place of residence, passport number, or visa.

※ **Register your mobile number with the NHIS and receive useful information.**

※ **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.**

## Contributions Payment

- **(Due Date)** The contribution for the next month is due by the 25th of the current month.
  - ※ Example: Contribution for October 2021 → payable by September 25, 2021 (billed around the 10th of each month)
- **(Payment Method)** Virtual account, automatic transfer, NHIS website, mobile app
- **Guide for Applying for Automatic Transfer or Registering a Refund Account**
  - You may apply for electronic(email or mobile) billing instead of receiving a paper bill.
  - With automatic transfer arrangement, your monthly contributions are withdrawn from your bank automatically on the due date (25th).
  - If you register a refund account with an NHIS Customer Center, you may directly receive refunds (if applicable) in your account.

### E-billing available



iPhone

Android

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