

# National Health Insurance Exclusion System Guide

○ **Background:** Article 109 (5) 2 of the National Health Insurance Act and Article 41 (Care Benefits) (1)

○ **Target population:** Medical guarantee equivalent to the NHI benefits in accordance with foreign statutes, a foreign insurance or a contract concluded with his or her employer.

- Foreign statutes: France(Except for the government agreement, permanent residents etc), Japan(compensation for medical expenses in the home country), United States, United Nations (government officials, soldiers, retirees and their families)
- Foreign insurance: Foreign private insurance, Subscription before stay in Korea, insurance premiums are paid by yourself
- Contract with his or her employer: Employers pay for the medical expenses of its employees based on their contract, etc.

- ※ There has to be no restriction on covered amount of money, coverage, frequency. (Large amount of money covered from employer such as more than 800,000usd will be considered no restrictions.)
- In case of female, childbirth and pregnancy costs have to be involved in coverage. Otherwise it will not be accepted.

○ **A period of loss**

- Local subscriber: Date of application for exclusion from subscription. However, if the application is made within 14 days from the first insurance premium payment or within 6 months from the date of qualification acquisition by all delinquents of insurance premiums, the retroactive qualification will be lost.
- Employee subscriber: Date of application for exclusion from subscription. However, if the application is made within 14 days, the retroactive qualification will be lost.

- Dependents: On the date of loss of qualification as an employee subscriber or on the date of application

#### **○ Documents to be submitted**

- Common : Declaration of Qualification Loss, Application for exclusion for registration, Documents that prove you will receive medical cover
  - ※ Every document must include Korean-translated version (no need notarization). Otherwise it will be refused.
- Foreign Law : Japan - Japanese health insurance card, The US military - Uniform card
- Contract with his or her employer : Employment contract proves you have above 70% of medical cover by your employer, Proof of Facts if employer has been paying medical fee to employees (documents showing medical fee was provided to other workers are also available).
  - \* Official Document, Proof of Expense, Account Book
- Foreign Insurance : Insurance policy included in domestic health insurance with Korean-translated version (It can be translated by applicant)
  - \* Foreign Insurance launched in Korea will not be accepted, English-translated version of Insurance Policy will be required if it is written in other languages.

#### **○ Re-Enrollment in Health Insurance**

- Foreign insurance, contract with employer: The day when the reason for exclusion is resolved or the period of exclusion (up to one year) has elapsed
- Laws of foreign countries: Re-registration is possible upon application in person (However, it is impossible to exclude subscription for the same reason in the future)

[별첨] 외국의 보험에 의한 건강보험 가입제외 신청 시 한글번역 참고용 서식

Reference form for application for exclusion of health insurance by foreign insurance

## 『외국의 보험』 가입 내역 현황(한글 번역 대상 항목)

Status of foreign insurance subscriptions(Items subject to Korean translation)

※ ①번 항목부터 ⑦번 항목까지 해당하는 내용을 한글로 번역하여 적어 주세요.

Please translate the contents of items ① to ⑦ into Korean and record them.

※ 보험가입 원본 서류에 아래 해당 항목 일련번호(①~⑦) 표기하여 첨부하시기 바랍니다.

Please indicate the above serial number(①~⑦) on the original insurance policy.

① 보험회사 정보 Insurance company	명칭(Name)	국가명(Country name)
② 피보험자 정보 Insured person	성명(Name)	생년월일(Date of birth)
③ 보장 기간 Guarantee period	시작일(Guaranteed start date)	종료일(End date of guarantee)
④ 보장 내용 Contents of medical coverage	※ 여성의 경우, 출산관련 의료보장 되어야 함. For women, childbirth medical treatment should be guaranteed.	
⑤ 보장 횟수 (Guaranteed number of times)		
⑥ 보장 지역 Guaranteed area		
⑦ 보장금액 Guaranteed amount	최대 의료 보장금액(Maximum medical coverage amount)	

### ◎ 건강보험 가입 제외 인정 기준(Criteria for exclusion from health insurance coverage)

- ① 국내에서 출시된 보험은 제외 불가 (Insurance launched in Korea cannot be excluded)
- ② 피보험자 성명과 생년월일 표기 (There must be information on the insured's name and date of birth)
- ③ 외국인등록일 이전 보험가입 (Insurance subscription date must be before the foreigner registration date)
- ④ 일반적인 질병 부상에 대한 의료보장 (Medical coverage for common disease injuries should be provided)
- ⑤ 의료 보장 횟수에 제한이 없어야 함(There should be no restrictions on the number of guarantees)
- ⑥ 한국에서 의료보장을 받을 수 있어야 함(You need to be able to get health protection in Korea)
- ⑦ 의료보장 금액에 제한이 없어야 함(보장 금액이 최소 10억원 이상)

There should be no limit to the amount of medical coverage (at least a billion won)