



Korea 101: Health and Healthcare

Health Insurance System

(1) Overview

Korea has a health insurance system under which all those enrolled pay a certain amount of insurance premium every month depending on their income and assets.

If you enroll in national health insurance, you can use medical institutions at a low cost when you are sick or give birth. You can also get regular checkups. All citizens except medical benefit recipients must subscribe to the national health insurance program.

The Korean healthcare system provides two



types of healthcare: employee health insurance (workplace insurance) and self-employed health insurance (community insurance). Workers and employers of all workplaces and public officials and school employees enroll in employee health insurance. Persons whose livelihoods are supported mainly by an employee health insurance subscriber can become dependents through an application by the employee insured if they meet both the support and income requirements prescribed by the Enforcement Rules of the National Health Insurance Act. Persons who are neither employee health insurance subscribers nor their dependents shall be enrolled in self-employed health insurance. If you are an employee health insurance subscriber, your company pays 50 percent of your premium and you pay the other half of the premium which is determined by the income you receive from the company. However, individuals who have income other than salary exceeding KRW 34 million must pay the full insurance premium after KRW 34 million is deducted from global income.

When the insured receive medical treatment at a hospital, the National Health Insurance Service covers part of the medical expenses, making medical examination or treatment at a hospital, a medical clinic, or an oriental medical hospital more affordable. They also enjoy the benefit of health examinations every two years although the frequency varies by age.

(2) Foreigners Eligible for Health Insurance

Foreigners registered as aliens who work for a place of business in which health insurance is available and foreigners appointed or employed as public officials and school faculty members become employee health insurance holders. Those who registered as aliens who are not eligible for employee health insurance and their dependents become enrolled in self-employed health insurance. Self-employed health insurance holders must maintain the status of sojourn mentioned in attached Table 9 of the Enforcement Rules of the National Health Insurance Act. Foreign residents who reside in Korea for more than six months will automatically obtain local subscriber qualification for national health insurance.

However, a foreigner who has not lived in Korea for more than six months may enroll in health insurance when if it is clear that he/she will stay in Korea for more than six months for reasons of pursuing studies or immigration through marriage.

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