

# Korea 101: Health and Healthcare



Health Insurance System



## 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 it is clear that he/she will stay in Korea for more than six months for reasons of pursuing studies or immigration through marriage.

- No. 1 of attached Table 9 of the Enforcement Rules of the National Health Insurance Act <amended July 16, 2019> [valid until February 28, 2021]

## Status of Sojourn (in relation to Article 61-2 (2))

### Foreigners' Status of Sojourn (Visa)

1. artist (D-1), industrial trainee (D-3), journalism (D-5), religious (D-6), supervisor (D-7), corporate investor (D-8), international trade (D-9), job seeking (D-10)
2. professor (E-1), foreign language instructor (E-2), research (E-3), technology transfer (E-4), professional employment (E-5), artistic performer (E-6), designated activities (E-7), non-professional employment (E-9), crew employee (E-10)
3. visiting or joining family (F-1), resident (F-2), accompanying spouse (F-3), overseas Korean (F-4), permanent resident (F-5), marriage to Korean citizen (F-6)
4. miscellaneous (G-1) (limited to those granted a humanitarian stay permit according to the Refugee Act or those determined by the National Health Insurance Service.
5. working holiday (H-1), working visit (H-2)

## How to Enroll

### ① When a spouse who is employed is enrolled in health insurance

Register as a dependent on the spouse's health insurance. Submit documents required to prove that you are a dependent to the National Health Insurance Service.

\* Necessary documents: Dependent eligibility acquisition report, alien registration card copy, family relations certificate

### ② When a foreigner is employed

- A foreigner can enroll in health insurance if he/she is hired by a business in which health insurance is available.
- Your employer has to submit a copy of your alien registration card and other necessary documents to the National Health Insurance Service.

### ③ When both a foreigner and his/her Korean spouse are not employed

- Those who are self-employed or engaged in day labor can enroll in self-employed health insurance.
- Foreigners who reside in Korea for more than six months will automatically be subscribed to health insurance. If a health insurance card is not issued, you should visit the office of the National Health Insurance Corporation in the area of your residence and submit a copy of your alien registration card and your insurance application.

## Premium Payment

### ① Employee health insurance holders

- The employer pays your premium by deducting it from your monthly pay.
- The employer deducts and pays the total insurance contributions based on monthly salary of the employee insured (50 percent covered by the employer and employee, respectively) while the employee pays all of the monthly premium for his/her income excluding salary (where exceeding KRW 34 million).

### ② Self-employed health insurance holders

- For foreigners, the insurance premium should be paid by the 25th of the previous month so that they can benefit from the national health insurance scheme. (However, the premium for those who obtain their insurance eligibility retroactively should be paid along with their first premium payment.)
- Foreigners who reside in Korea on a permanent basis with an F-5, or F-6 visa should pay their insurance premium by the 10th day of the following month just as required of Koreans.

## Counseling or Inquiry

For details about premiums, eligibility or benefits, please visit the website of the National Health Insurance Service or call 82-1577-1000 for counseling in Korean or 82-33-811-2000 for counseling in foreign languages (English, Chinese, Japanese, Vietnamese).

\* Source: Danuri "Guidebook for Living in Korea"

*If you have further questions please contact*



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*or visit*



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