

# National Health Insurance (NHI)

Foreign students must purchase their own insurance coverage plan for the first six-month stay in Taiwan after arrival. After the first six-month period, foreign students will be enrolled in the National Health Insurance Program (mandatory) and the cost is about NT\$ 1,377 per month (approx. US\$47).

## When can I enroll in the National Health Insurance Program?

Foreign students with Alien Residence Certificates that are staying in Taiwan for more than 6 months can bring the Alien Residence Certificate to the Office of International Student Service for enrollment.

Foreign students with relatives who qualify as an insured person under the NHI program can enroll in the NHI as dependents. (e.g.: With parents living outside Taiwan but grandparents living in Taiwan, the student may enroll as a dependent of the grandparents.)

## How much do I have to pay for the Insurance Program?

**Newly admitted students, and transfer students with an ARC, who have resided in Taiwan for more than 6 months must enroll in the NHI program.** Students are to pay the insurance premium at the time of registration each semester. The current insurance premium is NT\$4,956 per Semester/ NT\$826 per Month. (Insurance Premium Payment is subject to change)

## Would foreigners lose the coverage if they return to their countries of origin?

The insurance coverage will be cancelled under the conditions listed below:

1. Those foreign residents who cease to have a legally acceptable reason to reside in Taiwan or decide not to return to Taiwan will lose their eligibility for coverage and should apply to withdraw from the insurance. All outstanding premiums should be paid prior to departure from Taiwan.
2. Those foreign residents who leave Taiwan for vacations or on business trips and still have valid permit to remain in Taiwan will continue to have the coverage.
3. Those foreign residents who plan to leave Taiwan for more than 6 months can either continue to pay the premium to keep the coverage or to withdraw from the insurance. In the latter case, no premium is required. Upon returning to Taiwan, an application to reactivate the coverage should be submitted. Those who choose to discontinue the coverage, but return within the 6-month period need to repay the premiums to cover the period while absent from Taiwan. Those who continue to pay premium and maintain coverage may claim for emergency treatment or childbirth medical expenses while living outside of Taiwan. Proper documentation certifying the medical condition and expenses incurred is required for reimbursement application.

## Is there any penalty if one refuses to enroll in the NHI?

The National Health Insurance Program is mandatory; any person who is qualified for this Program must enroll in the National Health Insurance Program. **Any person who doesn't enroll is subject to a fine of NT\$3,000 to NT\$15,000.** In addition, this person is required to pay the full premiums starting from the date he or she should have been enrolled. No benefits will be offered before the premiums are paid in full. A notice of penalty violation will be delivered in writing and the fine must be paid on time. If the fines imposed remain unpaid, after a given period of time the case will be referred to the courts for compulsory enforcement.

## What is the coverage under the NHI program?

The insured is entitled to receive the following comprehensive medical benefits:

1. The outpatient service, inpatient care and drugs that are provided by the contracted medical care situations in the case of illness, injury or childbearing.
2. The preventive health care, such as children's preventive health care, prenatal examinations and adult's health examinations.
3. After receiving emergency treatment at a non-contracted medical institution in Taiwan, or at medical institutions overseas, beneficiaries may subsequently apply to the BNHI (Bureau of National Health Insurance) for cash reimbursement of medical expenses paid out-of-pocket. Reimbursements are made according to the fee schedules published by the BNHI.

For further information, please refer to (<https://www.nhi.gov.tw/English>)