

National Health Insurance Service

외국인 유학생 건강보험제도 안내

National Health Insurance System Guide for International Students



1. 외국인 건강보험제도 안내

National Health Insurance System Guide for Foreigners



■ 건강보험제도 (National Health Insurance System)

- 국민의 건강과 사회 보장을 위해, 발생할 수 있는 질병 및 부상에 대해 예방·진단·치료 등을 보장하는 제도

The national health insurance (NHI) system is one of the social insurance schemes that provides benefits for the prevention, diagnosis, treatment etc. of possible diseases and injuries for the purpose of improving citizens' health and promoting social security

■ 적용 대상 (Target population)

- 내국인, 외국인, 재외국민

Korean citizens, foreigners, overseas Korean nationals

※ 국민건강보험법 제109조에 따라 외국인 등록을 완료한 경우만 건강보험을 가입할 수 있음

Foreigners shall be covered by the NHI system only when they are registered as aliens as stipulated in Article 109 of the National Health Insurance Act and are

1. 외국인 건강보험제도 안내

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■ 건강보험 가입시기 (Eligibility Acquisition)

● 자격 취득일 (가입일)

Date of Eligibility Acquisition (Date of joining)

체류자격 Visa types	자격취득일 Date of eligibility acquisition
유학 (D-2), 초중고생 (D-4-3) D-2 Student Visa (Full-time degree/Exchange program), D-4-3 Visa (Elementary/Middle/High school students)	· 최초 입국 → 외국인등록일 Date of initial arrival → Date of alien registration · 재입국 → 재입국일 Reentry → Date of reentry
어학연수 등 일반연수 (D-4) D-4 Visa (General Trainee, Korean Language Program)	· 입국일로부터 6개월 경과한 날 6 months after the date of arrival
재외국민·재외동포 (F-4) 유학생 F-4 Overseas Korean Visa	· 입국 후 학교 입학일 (재학증명서 제출 시) Date of school entrance after arrival in Korea (Enrollment certificate required)

1. 외국인 건강보험제도 안내

National Health Insurance System Guide for Foreigners



■ 내국인과 동일한 건강보험 혜택 (Equal benefits with those of Korean citizens)

● (보험급여 혜택) (Benefits)

- 진료비의 일부*만 본인이 부담하며, 나머지 금액은 공단에서 요양기관에 지불함
NHI subscribers are required to make a partial payment at the point of receiving services, and the National Health Insurance Service (NHIS) will pay the rest to the providers.

* 입원은 진료비의 20% · 외래는 30~60%를 본인이 부담

* 20% of the medical expenses is required for inpatient services, and 30~60% for outpatient services

※ 건강보험이 적용되는 진료비만 해당되며, 비급여 진료는 본인이 전액(100%) 부담

※ Please note that the above apply only to covered services and one must pay the full price for non-covered services

1. 외국인 건강보험제도 안내

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■ 내국인과 동일한 건강보험 혜택 (Equal benefits with those of Korean citizens)

● (건강검진 혜택) (Health check-ups)

– 출생 연도를 기준으로 2년마다 1회 건강검진 실시

Health check-ups are provided every other year based on one's birth year.

- ex) 2022년 검진 대상: 짝수년도 출생자 ... 출생년도 끝자리가 짝수인 경우

ex) Those eligible for a health check-up in 2022 are those whose birth year is an even number

● (편리한 병원 이용) (Easy access to services)

– 별도의 청구 절차 없이 요양기관(병원, 의원, 치과, 한의원 등)을 이용할 수 있음

No additional procedure is required to use services at hospital, clinic, dentist, Korean medicine clinic, etc.

2. 보험료 고지 및 납부 방법

NHI Contribution Notification and Payment Method



■ 보험료 고지 (NHI contribution notification)

- 매월 보험료 고지서를 우편 또는 전자고지 발송 ... 매월 15일 전후 납부자에게 도달
A monthly contribution notification is sent via post or e-mail ... Delivered around 15th of each month
- 전자고지 신청 시 이메일 또는 모바일 고지서 수령 가능
On-line or mobile notification available once application is made

■ 보험료 납부 방법 (Payment method for NHI contributions)

- (대면) 은행 · 편의점 방문(고지서 지참) ... 공과금수납기, ATM 등
(In-person) Visit a bank or convenient store (Bill required) ... Utility bill payment machine, ATM etc.
 - (비대면) 모바일 · 홈페이지, 가상계좌, 자동이체
(contact-free) Mobile, website, virtual account, automatic transfer
- ※ 카드 납부 시 카드수수료 발생 ... **신용카드:0.8%, 체크카드:0.5%**
- ※ **Commission fee for the payment with a card ... credit card:0.8%, debit card:0.5%**

납부방법 상세 안내 (QR코드)
Detailed guide for payment
(QR code)



■ 보험료 납부기한 (Payment due date)

- (보험료 선납) 다음달 보험료를 이번달 25일까지 납부 ... 미납 시 보험료 연체금 발생
(Prepayment) Payment for the next month contribution must be made by the 25th of this month ... a late fee will be charged if the payment is not made by the due date
- ex) 9월 보험료는 8.25.까지 납부 ex) The contribution payment for September should be made by August 25th

2. 보험료 고지 및 납부 방법

NHI Contribution Notification and Payment Method



■ 전자고지 · 자동이체 신청 방법 (Application for on-line notification · automatic transfer)

※ 공통: 본인인증이 가능한 휴대폰 및 계좌(카드) 필요 ... 외국인등록번호로 개설한 경우 가능

※ General requirement: Mobile phone or bank account (card) with identity verification required ... Available if set up with foreign registration number

1) 모바일App 신청 경로 (The건강보험) Mobile App application process (The National Health Insurance)

- (전자고지) 민원여기요 → 신청납부 → 이메일 · 모바일 고지서 신청
(On-line notification) Civil petition “yogiyo (여기요)” → Apply for payment → Apply for e-mail · mobile notification
- (자동이체) 민원여기요 → 신청납부 → 자동이체 신청/해지
(Automatic transfer) Civil petition “yogiyo (여기요)” → Apply for payment → Automatic transfer application/cancellation

2) 홈페이지 신청 경로 (www.nhis.or.kr) Website application process (www.nhis.or.kr)

- (전자고지) 민원여기요 → 개인민원 → 보험료 고지서 → 이메일 · 모바일 고지서 신청
(On-line notification) Civil petition “yogiyo (여기요)” → Personal petition → Premium notification → Apply for e-mail · mobile notification
- (자동이체) 민원여기요 → 개인민원 → 보험료납부 → 자동이체 신청/해지
(Automatic transfer) Civil petition “yogiyo (여기요)” → Personal petition → Payment for premium → Automatic transfer application/cancellation

2. 보험료 고지 및 납부 방법

NHI Contribution Notification and Payment Method



■ 전자고지 · 자동이체 신청 방법 (Application method for on-line notification · automatic transfer)

3) 고객센터 신청 Customer service application process

- (한국어 상담) ☎1577-1000
(Consultation service in Korean) ☎1577-1000
- (외국어 상담) ☎033-811-2000 ... 영어, 중국어, 베트남어, 우즈베크어
(Consultation service in foreign language) ☎033-811-2000 ... English, Chinese, Vietnamese, Uzbek

The건강보험 전자고지 신청 Apply for on-line notification

(공동·간편인증서 필요)
(Public certificate or simplified certificate required)

바로가기 QR코드 ▶
QR code ▶



The건강보험 자동이체 신청 Apply for automatic transfer

(공동·간편인증서 필요)
(Public certificate or simplified certificate required)

바로가기 QR코드 ▶
QR code ▶



3. 질의응답 FAQ



Q1. 건강보험에 가입하지 않으려면 어떻게 하나요?

What if I don't want to join the NHI system?

√ 외국의 법령, 외국의 보험, 사용자와의 계약으로 의료보장을 받을 수 있어 건강보험 가입이 필요하지 않은 경우 건강보험 가입제외를 신청할 수 있습니다.

If a foreigner residing in Korea is eligible for medical guarantee equivalent to the NHI benefits in accordance with foreign statutes, a foreign insurance or a contract concluded with his or her employer, the employer or insured may request the exclusion of him or her from the insured.

① 외국의 법령

Foreign statutes

- 정부 간 협정을 통해 건강보험 가입의무 면제하는 경우(프랑스)

In case where intergovernmental agreement is made for exemption from coverage by the NHI system (France)

- 본국에서 자국민의 국외 발생 의료비를 보상하는 경우(일본)

In case where overseas medical expenses are paid by his or her native country (Japan)

- 정부관료, 군인, 퇴직자 및 그 가족에 대한 의료보장제도를 운영하는 경우(미국, UN)

In case where a foreigner residing in Korea is provided with medical guarantee as a government official, soldier, retiree, or his/her family (US, UN)

3. 질의응답 FAQ



Q1. 건강보험에 가입하지 않으려면 어떻게 하나요?

What if I don't want to join the NHI system?

② 외국의 보험

Foreign insurance

- 본국에서 민간의료보험을 이용하다가 국내 입국 후 계속해서 해당 보험으로 의료보장을 받는 경우

In case where a foreigner residing in Korea maintains and continues to be covered by a private health insurance policy purchased in his or her country

- * 국내에서 출시된 보험상품으로는 건강보험 가입제외 불가능

One is NOT allowed to be exempted if he or she has a private health insurance policy launched in Korea

- * 외국인등록 이전에 보험에 가입한 경우면 건강보험 가입제외 인정

One is allowed to be exempted if he or she purchased the private health insurance policy before his or her alien registration

3. 질의응답 FAQ



Q1. 건강보험에 가입하지 않으려면 어떻게 하나요?

What if I don't want to join the NHI system?

③ 사용자와의 계약

Contract with his or her employer

- 외국 본사에서 우리나라로 직원을 파견하면서 단체보험 혜택을 주거나 의료보험을 대납하는 경우

In case where a foreign company pays for health insurance coverage or provides a group insurance plan for its employees seconded to Korea

- 외국 회사에서 고용계약 등을 통해 근로자의 의료비를 보상하는 경우 등

In case where a foreign company pays for the medical expenses of its employees based on their contract, etc.

※ 위의 사유 없이는 건강보험 가입제외 불가합니다.

Exemption from coverage by the NHI system is NOT allowed, except for the cases described above.

3. 질의응답 FAQ



Q2. 어학연수 중인 재외국민도 유학생으로 인정받아 보험료 경감을 신청할 수 있나요?

Can an overseas Korean national studying the Korean language in Korea be acknowledged as an international student, and thus, apply for a contribution discount from the date of school entrance?

√ F-4 비자를 소유한 재외국민은 입학일부터 유학생으로 보험료 경감 신청을 할 수 있습니다. 다만, 단순 어학연수생의 경우는 그러하지 않습니다.

Overseas Korean nationals with F-4 visas, as international students, may apply for a contribution discount from the date of school entrance. However, it is NOT the case for those overseas Korean nationals who study the Korean language in Korea.

- 재외국민, 재외동포(F-4)가 전문대학 이상의 교육기관 또는 학술연구기관에서 정규과정의 교육을 받거나 특정 연구를 하려는 경우만 유학으로 인정합니다.

Overseas Korean Visa (F-4) holders will be acknowledged as international students only if they receive official education programs at junior college or higher level of institution or conduct research at academic research organization

※ 대학부설 어학원 및 기타기관 연수생은 인정 불가

Students taking a language course at college or other organizations will NOT be acknowledged as international students

3. 질의응답 FAQ



Q3. 방학동안 본국(외국)에 오래 다녀오는 경우 보험료를 계속 납부해야 하나요?

Do I have to continue to pay the contributions while I return to and stay in my country during a vacation?

√ 출국하여 1개월 이상 국외에 체류하는 경우에는 보험료가 면제됩니다 (가입자 자격상실).

The NHI contribution is exempted if you stay overseas over ONE month
(Loss of eligibility)

Q4. 외국인 유학생에게 어떻게 보험료가 고지되나요?

How do an international student receive a monthly bill?

√ 본인이 출입국·외국인관서에 신고한 체류지(주소지)로 보험료 고지서가 발송됩니다.

A monthly bill will be delivered to the address that the international student has registered as the place of residence to the immigration office

- 전자고지를 신청하면 이메일 또는 스마트폰으로 고지서를 받을 수 있어 편리합니다.

One may apply for electronic notification and conveniently receive the bill via e-mail or smart phone

3. 질의응답 FAQ



Q5. 유학생 보험료 고지서는 한국어로만 발행되나요?

Is a monthly bill for international students published only in Korean?

√ 한국어 및 영어로 발행됩니다.

Both in Korean and English.

Q6. 보험료를 체납하면 어떻게 되나요?

What happens if an international student fails to pay the contributions?

√ (비자연장 제한) 비자 연장이 제한될 수 있습니다.

(restrictions on visa extension) Visa extension can be limited.

- 법무부에 비자연장 등 체류허가 신청 시 불이익(비자 제한)이 발생할 수 있습니다.

Disadvantages (restrictions on visa extension) may occur when applying for permission of stay to the Ministry of Justice such as visa extension.

√ (병원이용 제한) 보험료를 완납할 때까지 병원 이용이 제한됩니다.

(Limitation on use of services) The use of services at hospitals, clinics, etc. is limited until the arrears of the contributions are fully paid.

3. 질의응답 FAQ



Q7. 외국인 유학생도 국가건강검진이 가능한가요? Can international students get a health check-up too?

√ 건강보험에 가입된 20세 이상의 대상자는 국가건강검진을 받을 수 있습니다.

Any NHI subscriber over 20 years old can have a health check-up on a regular basis.

√ (20세 이상) 일반검진(신체계측, 혈액검사, X-ray, 요검사 등), 여성은 자궁경부암 검진도 가능
(over 20 years old)

General health check-up (anthropometric, blood check, X-ray, urinalysis etc.),

For female NHI subscribers, a cervical cancer screening is also provided

√ 검진기관찾기: 홈페이지(www.nhis.or.kr)→건강iN →검진기관/병원찾기 →검진기관찾기

Search organization: Website (www.nhis.or.kr)→ Health iN → Search organization/hospital
→search organization

Health Screening Program Information

The National Health Insurance Service (NHIS) provides medical care assistance to its recipients and health insurance to its subscribers through health screenings.

The purpose of a health screening is disease prevention or early detection to prevent its further advancement, and appropriate measures can be taken to maintain good health.



General health screening

General health screening aims for the prevention and early detection of cardiovascular and cerebrovascular disease, such as hypertension and diabetes. The screening targets individuals above 20 years old and it shall be conducted once every 2 years. However, there are no age limits for those who are local members with a householder and working members and it shall be conducted once every year for those who are working members with nonoffice work experience.



Oral health screening

Oral health screening is conducted for the early detection of oral diseases, such as dental caries, periodontal diseases, and so on, for subjects of general and infant health screenings.



Cancer screening

Cancer screening focuses on the six major cancers that have high occurrence rates that can be detected early through simple methods and are treatable. Cancer screening types and subjects include stomach and breast cancer for individuals aged 40 and older, colon cancer for individuals aged 50 and older, cervical cancer for females aged 20 and older, liver cancer for high-risk individuals aged 40 and older, and lung cancer for individuals aged 54 to 74 who smoked a pack a day for over 30 years. The screening intervals are once every two years for stomach, breast, cervical and lung cancer; once a year for colon cancer and twice a year for liver cancer.



Infant health screening

Infant health screening includes the required examinations for normal healthy growth, including growth and development assessments and infant care consultations reflecting health education. The qualifying candidates may obtain up to 12 screenings, for children under 6 years old at 14-35 days and 4, 9, 18, 30, 42, 54, and 66 months of age, including a dental exam (held 4 times).



Health screening fees

- ▶ General and infant health screening fees shall be borne fully by the NHIS. Therefore, no extra cost shall be borne by the examinee during the examination.
- ▶ As for cancer screenings, 90% of the screening cost shall be borne by the NHIS and the remaining 10% shall be borne by the examinee. However, as for cervical cancer and colon cancer screening fees, 100% shall be borne by the NHIS.
- ▶ As for national cancer screening fees (write on the screening table to the standard of insurance premium), 10% shall be borne by the country in the examinee's stead.



Health screening procedures

Check health screening subject

Check the screening event and screening item by the screening confirmation dispatched (residence or workplace) to the screening subject from the corporation.

Appointment and visiting the health screening agency

You can schedule a health screening test in ANY AUTHORIZED hospital regardless of the area you are residing in. Please bring your ID and medical screening card on the day of your appointment.

Notification of the screening result

The screening result shall be mailed to the contact information of the examinee by the screening agency in the place where the screening took place, and a confirmation screening shall be conducted on those suspected with disease based on the general health screening results.



Health screening precautions

- ▶ You have to fast after 9 PM on the day before the health screening
 - Should undergo fasting for at least 8 hours.
 - The screening result may not be accurate if subject is not in a fasting state.
- ▶ Please avoid screening during menstruation (about 2-3 days before and after menstruation).
- ▶ Health screenings can only be received a fixed number of times, and the screening fees shall be returned in case of screenings in excess..



■ (유선) 고객센터 안내 (Call) Customer service

- (한국어 상담) ☎ 1577-1000 ... 외국어 서비스 단축번호 6번
(Korean) ☎ 1577-1000 ... For foreign language service press number 6
- (외국어 상담) ☎ 033-811-2000 ... 영어, 중국어, 베트남어, 우즈베크어
(Foreign Language) ☎ 033-811-2000 ... English, Chinese, Vietnamese, Uzbek language

감사합니다
Thank You

h·well
국민건강보험 