



Insurance

1 Personal Insurance

All exchange/visiting students **MUST** have insurance purchased from their home country in order to cover their exchange period **PRIOR** to entering Korea.

2 National Health Insurance

International students staying in Korea are subject to a **MANDATORY** subscription to National Health Insurance from March 1, 2021

A new law in Korea regarding international students and health insurance has been implemented from March 1, 2021. **It is mandatory for all international students staying in Korea to be enrolled in the NHIS** (see the guide below).

For new entrants, the enrollment process date for the National Health Insurance is your foreigner registration date, but you must buy insurance from your home country as well to cover your whole semester as you cannot predict the exact date of your registration.

The enrollment will be processed uniformly by the National Health Insurance Services (NHIS) **without any separate application procedure** from the students. So International students are automatically registered to National Health Insurance one their foreigner registration is complete. **The announcement/invoice and details on the insurance scheme such as payment methods will be sent via mail to each person's address registered in their Registration Card.**

Exceptions to mandatory subscription of the National Health Insurance:

Those who are subjected to equivalent medical benefits according to the Foreign National law or a Foreign Insurance may be exempted to subscribe to the National Health Insurance. You can apply for exclusion if you have already bought sufficient insurance **before** your arrival. Please consult with the National Health Insurance Service for details and how to register for an exemption. (1577-1000, dial 7 for information on foreign languages/033-811-2000 (Service in foreign languages)) Do note that your application may not be accepted if your medical coverage is deemed unfit.

1. Documents to prove that you have sufficient medical coverage **(including a Korean-translated version and an English version if the original is not in English)**

2. Exclusion application form --> see a written sample

3. (Foreign) Registration Card

**The exclusion will only be for a maximum of 1 year



General Criteria for Exclusion

1. Insurance launched and purchased outside of Korea
2. Insurance subscribed before entry
3. Sufficient medical coverage for common disease
4. No restriction on the number of guarantees
5. Insurance must cover illnesses/accidents, etc. IN KOREA
6. No limit on the amount of medical coverage (at least 1 billion won)
7. For women, childbirth medical treatment should be covered as well

****if you decide to extend your exchange study after your initial semester, we highly suggest you DO NOT apply for exemption and pay the insurance fees as it is related to your visa extension. Although it is highly unlikely that they will deny your visa extension due to the exclusion application, we do not want you to take any risks, and once they deny your visa extension, there is no way for us to help you as it is ultimately the Immigration Office's authority to grant visa extensions.**

IMPORTANT: Even if you are planning to subscribe to NHIS, we require all students to prepare their own personal overseas travel medical insurance. We had a former student who broke her finger and paid approximately 5,000,000 KRW by herself for not having personal insurance before the NHIS subscription.

Please note that individual health insurance will be still required, as the national health insurance will not be valid until the Foreign registration card is issued, and it may not cover some unexpected matters related to international students, such as hospitalization and etc.

The Office of International Affairs has limited information that can be provided on this matter as it is governed by NHIS directly.

Please contact NHIS at **1577-1000** (main number), **033-811-2000** (for foreign language information service: English, Chinese, Vietnamese, Uzbek), or **+82-2-390-2000** (Overseas) if you have inquiries.

Please do not forget to update your address if you change your accommodation after you apply for your Registration Card!!