

EXPAT COUNSEL

Public health care for foreigners in Thailand

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Given the recent attention being paid to the plight of expats who are experiencing financial and/or medical difficulties in Thailand, we decided to take a week away from our current series of articles in order to provide some information on the government support that is available for foreigners seeking medical care in Thailand.



For foreigners who require medical coverage in Thailand but are not legally employed with an accompanying visa and work permit, there is currently no public option available. This means that you must either obtain private health insurance or risk having to pay all your medical bills out-of-pocket. However, debates have been taking place in the halls of government throughout the year about the possibility of including a mandatory fee on all tourist visas, with the tourists then being provided corresponding healthcare benefits under Thailand's National Health Security Act. The National Health Security Act is different than the Social Security Act discussed below, and with a few exceptions its benefits are not available to foreigners. This plan is still in its preliminary stages, but if put into practice would provide some form of medical insurance for everyone entering the Kingdom.

For those individuals who are (or have been) employed in Thailand, public support to cover medical expenses is available in the form of Social Security.

Social Security in Thailand carries a different meaning than when compared to its Western counterparts, as it is both a national healthcare and retirement programme all within a single piece of legislation. For purposes of this article, we will focus on the healthcare aspect, and, more specifically, how it applies to foreigners. The Social Security Act BE 2533 (1990) provides that any foreigner aged 15-60 with a valid employment visa and work permit qualifies for Social Security. If you are a first time applicant over 60, unfortunately you no longer qualify. However, if you are over the age limit and received your Social Security card before you turned 60, you can continue receiving benefits.

It is mandatory for employers to withhold 4% (to a maximum of 750 baht) from each paycheque, which is then matched by the employer, for contribution into the Social Security system. Upon gaining employment the human resources division of your new company will, upon request, register you for Social Security and provide you with a list of available hospitals within the Social Security system. The majority of these hospitals will be public, but some private hospitals may be listed as well. It is important to do a bit of due diligence on your available choices before deciding on a hospital, because this facility will then be the only location where you can receive benefits under the Social Security programme for all non-emergency visits. For emergency services at hospitals other than your registered facility, Social Security will cover some of the expenses, but the caps are relatively low. Therefore, unless your life is hanging in the balance, it is best to receive any and all necessary treatment from the hospital at which you are registered and which appears on your Social Security card.

Benefits under Social Security for your registered hospital include transport to the hospital, personnel necessary for treatment, as well as all hospitalisation fees. Medications from a recommended list provided to the hospital are also covered under Social Security. Furthermore, medications that are not on the recommended list will be covered if your doctor specifically prescribes them to treat your ailment. Though there are 15 (primarily non-essential) procedures that Social Security does not cover, the program does provide for some expensive long-prolonging treatments like kidney dialysis and bone marrow transplants. Social Security also provides 50% compensation for lost wages (to a maximum of 7,500 baht per month) for up to 90 days. Importantly, among the exclusions from Social Security coverage is hospital stays beyond 180 days in a year. A foreigner in need of long term care could thus find themselves unable (physically or financially) to fly to their home country, and would have no corresponding health coverage in Thailand.

It must be noted that like public hospitals in many countries, those in Thailand generally suffer from underfunding and, on occasion, a lack of medical staff. Line-ups can be long at public hospitals, with Social Security patients often being required to wait in separate (longer) lines than others. Foreigners who opt to get their care from a public hospital must be prepared for long wait-times and a level of care that prioritises keeping treatment costs relatively low.

If, after working for at least one year, you decide its time to quit and move on to new opportunities, or even if you were fired (maybe for finally telling your boss what you think of him/her), under Section 39 of the Social Security Act you can continue to receive benefits for up to six months while you either apply for a new job or apply to the Social Security Office to begin paying-in to the Social Security programme yourself (usually through direct withdrawal from your bank account). By continuing to pay this monthly fee, you will be able to take advantage of the medical benefits associated with Social Security for as long as you like. This is irrespective of the type of visa you hold.

As long as you worked for one year and paid into the system, whether you changed over to a retirement or tourist visa, if you keep making the payment, you can keep enjoying the benefits. Even if you were to leave Thailand for an extended period only to return again, as long as you continued making the payment every month while you were away, you will remain under the Social Security umbrella.

Those of us who require medical care in Thailand are fortunate that the treatment is generally comparable to that which is available back home, and is in some cases world-class, for a fraction of the cost. Yet even here medical bills, especially in emergency situations, can quickly accumulate. Therefore, it is best to have some form of private health insurance, with repatriation to home-country coverage, to fall back on when necessary. Failing that, Social Security is one option available for those of us who have obtained employment, and even with its limitations is significantly better than risking out-of-pocket expenses that could (potentially) leave you on the street.

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