

Suspend and Resume National Health Insurance Coverage

(全民健康保險停保、復保)

✓ Enforcement Rules of the National Health Insurance Act (全民健康保險法施行細則)

Based on Article 37 and Article 39

In the following circumstance, the beneficiary may apply for suspension of coverage through the group insurance applicant which shall complete a Suspension of Coverage Application Form and submit it to the Insurer with payment of premium temporarily suspended during the period when the beneficiary is abroad while the insurer should also temporarily suspend benefits for the beneficiary:

- Scheduled to stay overseas for over six months. However, any person who has suspended insurance coverage due to traveling abroad is only permitted to re-apply for suspension of coverage three months after such person resumes the coverage after returning to Taiwan.

The beneficiaries shall proceed in the following manner after the ground for suspension of coverage ceases to exist:

- A person who is scheduled to travel abroad for over six months shall resume coverage from the date of returning to Taiwan. However, a person who travels overseas for less than six months and returns to Taiwan at an earlier date shall revoke coverage suspension upon the day when he/she arrives at Taiwan and make up the premium payment.

✓ If you intend to be overseas six months or more... (出國超過六個月可選擇持續加保或停保)

If you plan to be overseas six months or more, you may choose to either continue or suspend your insurance coverage:

- Continuing Coverage:
For emergencies or births overseas, one may apply for "medical expenses reimbursement".
- Suspension of Coverage:
During the period of suspension you need not pay insurance premiums and will not be covered by NHI. All NHI medical rights will be regained upon return to Taiwan and resumption of coverage. If you return after being overseas less than six months,

cancel the suspension of coverage and make up the premium payments for the overseas period.

If an application for suspension of coverage is made after you are already residing overseas, the date of suspension must be calculated from the day the application is made and not from the day you left the country; and upon returning, you may not retroactively suspend coverage. For these reasons, it is recommended proper arrangements be made before traveling abroad. After you have suspended insurance coverage you may not resume coverage or apply for medical expenses reimbursement while residing abroad. You may only resume coverage after your return and only then will your NHI medical rights be reinstated.

A special reminder—if you choose to suspend insurance coverage, please remember to apply for it. In all cases where an application has not been made, regulations require that you remain enrolled and continue to pay insurance premiums, even if are overseas for more than six months.

✓ How do I suspend and resume coverage? (如何辦理停復保手續)

To suspend coverage, complete a Suspension of Coverage Application Form through your group insurance applicant and submit it to your BNHI regional branch office.

If the reasons for having suspended your coverage no longer pertain—for example, you return to Taiwan to set up a permanent residence—you should resume coverage the day you return and within three days fill out the “Coverage Resumption Application Form,” and submit to your BNHI branch office, together with a photocopy of your Household Certificate and documents showing the dates of your travel abroad (or a full photocopy of your passport).

If you have any further questions or comments concerning the National Health Insurance Program, please do not hesitate to contact us via:

Website address: <http://www.nhi.gov.tw/English/>

Toll free telephone number: 0800-030-598



**National Health Insurance Administration-Northern Division,
Ministry of Health and Welfare**