**National Health Insurance全民健康保險**

**1. What is National Health Insurance?**

|  |  |
| --- | --- |
| |  | | --- | | The National Health Insurance program is compulsory for people living in Taiwan. This program is built on the concept of mutual assistance and depends on the insured paying their premiums according to regulations. When people fall ill, the government uses the premiums it receives to help patients pay a major part of their medical and medication costs to contracted health care institutions. In this way, when we are ill, we can obtain appropriate medical care for a relatively small amount of money.  In other words, by paying your monthly National Health Insurance premiums on time, you are not only helping yourself but also receiving help from other premium payers. And when others become ill, they also receive help from you. | |

**2. Compulsory Enrollment**

The National Health Insurance program is a compulsory social insurance program. By law, every Taiwanese citizen with official residency or foreign national living in Taiwan with an Alien Resident Certificate (ARC), regardless of age, gender, or employment status, must enroll in the program. Also, this insurance program lasts an entire lifetime. No one may arbitrarily withdraw, except for those who lose their insurance eligibility (such as people who give up their Taiwan citizenship, move abroad or let their Alien Resident Certificate expire or a person who goes missing).

**3. People Rejecting to Enroll in Subject to Fines**

|  |  |
| --- | --- |
| |  | | --- | | If you are eligible to participate in the program but are not enrolled, you will be fined between NT$3,000 and NT$15,000 and be legally required to pay premiums dating back to the time you became qualified to enroll in the program, up to the previous five years.  Until you pay back premiums and pay up your fine, the National Health Insurance program will not cover your medical expenses. Those expenses, however, can be claimed for reimbursement with the National Health Insurance Administration within six months after the payments are settled. | |

**4. The National Health Insurance Card: Your Health Passport**

|  |  |
| --- | --- |
| |  | | --- | | When individuals enroll in the National Health Insurance program, they have to apply for a ***National Health Insurance Card***. The card is a certificate that a patient has health insurance, and it must be presented every time you visit a clinic or hospital. | |

**For more info :**

**1.** [**Tel : 02-2706-5866**](Tel:02-2706-5866) **Central Division Te l: 04-2258-3988**

**2. http://www.nhi.gov.tw/English/index.aspx**