



กรมสนับสนุนบริการสุขภาพ
Department of Health Service Support



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THE GUIDELINE ON THE AMENDMENT TO ADDITIONAL CRITERIA FOR PURCHASING HEALTH INSURANCE OF NON-THAI NATIONALS APPLYING FOR NON-IMMIGRANT “O-A” VISA (1 YEAR)



Department of Health Service Support
Ministry of Public Health

THE AMENDMENT TO THE ADDITIONAL CRITERIA FOR PURCHASING HEALTH INSURANCE OF NON-THAI NATIONALS WHO APPLY FOR NON-IMMIGRANT “O-A” VISA (1 YEAR)

1. Background/Rationale

1.1 On 2 April 2019, the Cabinet approved the additional criteria for purchasing health insurance of non-Thai nationals who apply for the Non-Immigrant “O-A” Visa (1 year) in accordance with the proposal of the Ministry of Public Health.

1.2 The Department of Consular Affairs, Ministry of Foreign Affairs issued the guideline on the Non-Immigrant “O-A” Visa application. It indicated that non-Thai nationals who apply for the aforementioned visa would purchase health insurance from Thai or non-Thai company that would valid for the whole duration of the stay in Thailand with the coverage for medical expenses in the case of out-patients of not less than 40,000 THB and in-patients of not less than 400,000 THB. The guideline took effect from 31 October 2019.

1.3 Pursuant to the Decree of Royal Thai Police No. 548/2562 dated 27 September B.E. 2562 (2019) Re: the amendment to criteria and conditions of the consideration for non-Thai nationals who request for the temporary stay in Thailand, those nationals who obtained the Non-Immigrant “O-A” Visa shall purchase health insurance from Thai company that would valid for the whole duration of the stay in Thailand with the coverage for medical expenses in the case of out-patients of not less than 40,000 THB and in-patients of not less than 400,000 THB. The purchase can be done through the website: longstay.tgia.org which was launched since 31 October 2019.

1.4 In reference to the decree in 1.3, it found major problems of purchasing health insurance of non-Thai nationals who applied for the aforementioned visa including (1) non-Thai nationals over the age of 70 could not purchase Thai health insurance causing the lack of qualification to extend the stay (2) the foreign insurance certificate didn't correspond to insurance system and funds' benefits and (3) non-Thai nationals who intended to extend the visa needed to purchase non-Thai health insurance.

1.5 International Health Division was assigned by the Department of Health Service Support to hold the meetings with relevant agencies about the amendment to additional criteria for purchasing health insurance of non-Thai nationals who apply for Non-Immigrant “O-A” Visa (1 year). The meetings were held 3 times in total on 17, 25 June and 23 July 2020 respectively. After that, the quorum agreed to the additional amendment and assigned the International Health Division to submit it to the Cabinet for consideration. Details are as follows:

1) The insurance coverage of the first visa application and extension – originally indicated that the amount of coverage in the case of out-patients shall not less than 40,000 THB and in-patients shall not less than 400,000 THB – is changed into having health insurance or social welfare covering all medical expenses including the ones for COVID-19 with the coverage of not less than 100,000 USD (3 million THB).

2) The criteria for visa extension are as follows:

2.1) Purchasing non-Thai health insurance or having non-Thai social welfare:

(a) The foreign insurance certificate shall be certified by a government organization which is an embassy in Thailand, or

(b) Coordinating with the Ministry of Foreign Affairs of the applicant's country to sign the notary by the authorised person.

3) In the case of risk groups who are totally or partially denied insurance purchase by the company, they shall have additional documents as follows: (1) the letter of denial [(1.1) if the denial is issued in Thailand, follow the criteria, but (2) if it is done in foreign countries, coordinate with the Ministry of Foreign Affairs of the applicant's country to sign the notary by the authorised person] (2) documents demonstrating properties, bank deposit, health insurance or others whose coverage shall not less than 3 million THB in total in accordance with the criteria prescribed by the Immigration Bureau.

These criteria are amended to solve the problem of insurance purchase that may occur and to raise the standards of the screening of non-Thai nationals who intend to enter Thailand.

1.6 Department of Health Service Support by International Health Division submitted the proposal to the Cabinet for consider the amendment to the additional criteria for purchasing health insurance of non-Thai nationals who apply for Non-Immigrant "O-A" Visa (1 year). Later, on 15 June 2021, the Cabinet approved the aforementioned proposal submitted by Ministry of Public Health. Therefore, the criteria for applying for Non-Immigrant "O-A" Visa which originally indicated that non-Thai nationals who applied for the visa would purchase health insurance from Thai company whose coverage for out-patients shall not less than 40,000 THB and in-patients shall not less than 400,000 THB is changed into that those applicants are allowed to purchase Thai or non-Thai health insurance or have non-Thai social welfare that covers all medical expenses including the ones for COVID-19 with the coverage of not less than 100,000 USD (3 million THB) (details are shown in the table). The amended criteria take effect from 1 October 2021.

1.7 Ministry of Public Health by Department of Health Service Support held the press conference to officially announce the amendment to additional criteria for purchasing health insurance of non-Thai nationals who apply for Non-Immigrant "O-A" Visa (1 year) in the form of offline and online systems on 19 October 2021.

2. Purposes

2.1 To solve the problem that the applicants cannot extend the visa.

2.2 To raise the standards of screening non-Thai nationals who intend to enter Thailand.

3. Laws, Regulations, Decrees and Relevant Information

3.1 Department of Consular Affairs, Ministry of Foreign Affairs

1) The Guideline on the Application of Non-Immigrant "O-A" Visa taking effect on 31 October 2019

2) The Guideline on the Application of Non-Immigrant "O-A" Visa No. 2 taking effect on 1 October 2021

3.2 Royal Thai Police and Immigration Bureau

- 1) Decree of Royal Thai Police No. 548/2562 dated 27 September B.E. 2562 (2019)
Re: the amendment to criteria and conditions of the consideration for non-Thai nationals who request for the temporary stay in Thailand
- 2) Decree of Immigration Bureau No. 300/2562 dated 27 September B.E. 2562 Re:
the amendment to the notary of the consideration for non-Thai nationals who request for the temporary stay in Thailand
- 3) (Draft) Decree of Royal Thai Police Re: the amendment to criteria and conditions of the consideration for non-Thai nationals who request for the temporary stay in Thailand
- 4) (Draft) Decree of Immigration Bureau Re: the amendment to the notary of the consideration for non-Thai nationals who request for the temporary stay in Thailand

****Noted:** The extension indicated in (draft) decrees in 3.2 item 3) and 4) will take effect on 1 October 2022. Currently, non-Thai nationals who intended to extend the visa shall follow the criteria prescribed in 2019. Details are shown in the table.

4. Essential Details of the Amendment to the Criteria for Non-Immigrant “O-A” Visa Application

No.	Original Criteria	Additional Criteria (2019)	Amended Criteria (2020)
1	All nationalities	<u>1. First Application</u>	<u>1. First Application and Extension</u>
2	The Visa valid only 1 year (the extension shall be done year by year).	Non-Thai nationals who applied for Non-Immigrant “O-A” Visa shall purchase health insurance that would valid for the whole duration of the stay in Thailand with the coverage for medical expenses in the case of out-patients of not less than 40,000 THB and in-patients of not less than 400,000 THB. They shall have <u>Thai or non-Thai insurance policy</u> as an attachment to the visa application.	1.1 The original insurance coverage, which was indicated that the one for out-patients shall not less than 40,000 THB and in-patients shall not less than 400,000 THB, is changed into having <u>Thai or non-Thai health insurance or social welfare</u> covering all medical expenses including the ones for COVID-19 with the coverage of not less than 100,000 USD (3 million THB). In the case of non-Thai health insurance, the applicants shall follow the following conditions:
3	Age at 50 or over	<u>2. Extension</u>	(a) The foreign insurance certificate shall be certified by a government organization which is an embassy in Thailand, <u>or</u>
4	4.1 Documents certifying salary of not less than 65,000 baht per month, or 4.2 Bank deposit of last three months from the date of application of not less than 800,000 THB, or 4.3 Annual and bank deposit of not less than 800,000 baht per month	Non-Thai nationals who obtained the Non-Immigrant “O-A” Visa shall purchase <u>health insurance from Thai company</u> that would valid for the whole duration of the stay in Thailand with the coverage for medical expenses in the case of out-patients of not less than 40,000 THB and in-patients of not less than 400,000 THB. The purchase could be done through the website: longstay.tgia.org	(b) Coordinating with the Ministry of Foreign Affairs of the applicant’s country to sign the notary by the authorised person.
5	Only non-Thai nationals who apply the criterion Item 4.2 shall have their deposit in the bank account without withdrawal for at least 60 days in the first year		1.2 In the case of risk groups who were totally or partially denied insurance purchase by the company, they shall have additional documents as follows: (1) the letter of denial [(1.1) if the denial was issued in Thailand, follow the criteria, but (2) if it was done in foreign countries, coordinate with the Ministry of Foreign Affairs of the applicant’s country to sign the notary by the authorised person] (2) documents demonstrating properties, bank deposit, health insurance or others whose coverage shall not less than 3 million THB in total in accordance with the criteria prescribed by the Immigration Bureau.
6	A medical certificate certifying that the applicants don’t have prohibitive diseases including Leprosy, Tuberculosis, drug addiction, Elephantiasis, third phase of Syphilis as indicated in the Ministerial Regulation No. 14 B.E. 2535 (1992).		

5. Purchasing Thai Health Insurance

1) Thai health insurance can be purchased through the website: <https://longstay.tgia.org>. There are 16 insurance companies available as follows:

- 1.1) Viriyah Insurance Public Company Limited
- 1.2) AXA Insurance Public Company Limited
- 1.3) Sompoo Insurance (Thailand) Public Company Limited
- 1.4) Muang Thai Insurance Public Company Limited
- 1.5) Aetna Health Insurance (Thailand) Public Company Limited
- 1.6) LMG Insurance Public Company Limited
- 1.7) Cigna Insurance Public Company Limited
- 1.8) Pacific Cross Health Insurance Public Company Limited
- 1.9) Phillip Life Assurance Public Company Limited
- 1.10) Thaivivat Insurance Public Company Limited
- 1.11) Dhipaya Insurance Public Company Limited
- 1.12) Southeast Insurance Public Company Limited
- 1.13) Falcon Insurance Public Company Limited
- 1.14) Navakij Insurance Public Company Limited
- 1.15) Thai Health Insurance Public Company Limited
- 1.16) Thai Setakij Insurance Public Company Limited

The screenshot shows a web browser window with the URL longstay.tgia.org/companiesoa. The page header includes the text "Long Stay" and navigation links "O-X", "O-A", "STV", and "Related Agencies". On the right, there is a logo for "สมาคมประกันวินาศภัยไทย" (The General Insurance Association of Thailand) and a "log in" button. The main content area is titled "Non – Immigrant Visa “O-A“" and states "The listed companies who participate in this scheme." Below this, there are two red links: "Download Foreign Insurance Certificate (for oversea only)" and "Participating Company Namelist and Contact List". The page features two columns of information for insurance companies. The first column is for "THE VIRIYAH INSURANCE PUBLIC COMPANY LIMITED", featuring the Viriyah logo and a description: "The Viriyah Insurance (Public) Company Limited is Thailand's number one non-life insurance company that has maintained the leadership in the industry over a long period of time. The company is recognized for its extensive experiences of service quality, worthwhile protection, and transparency. Health insurance is one of our prides that we provide a range of cover to suit your needs and provide you the standard of health claims service that delivers the protection and cares when you need it most." The second column is for "AXA INSURANCE PUBLIC COMPANY LIMITED", featuring the AXA logo and a description: "AXA Insurance PCL was established in Thailand in July 1998 and AXA Group is the major shareholder of our company. The company's operation has been expanding steadily over the years through the strong support from the shareholders, business partners, insurance brokers, and agents including the fast growing number of satisfied customers. The company is committed to "the excellence by being available, attentive and reliable to our customers".

6. Work Flow of Non-Immigrant “O-A” Visa Application

No.	Procedure	Explanation
1	Royal Thai embassies and consulates inform non-Thai nationals of purchasing health insurance for visa application.	Individuals purchase Thai or non-Thai health insurance or have non-Thai social welfare that covers all medical expenses including the ones for COVID-19 with the coverage of not less than 100,000 USD (3 million THB).
2		Individuals purchase Thai health insurance at longstay.tgia.org or purchase the non-Thai one or have non-Thai social welfare. They shall download the Foreign Insurance Certificate which shall be signed by the authorized person of the insurance company or public organization from the website: longstay.tgia.org
3		Individuals receive documents certifying purchasing Thai or non-Thai health insurance or having non-Thai social welfare, together with the Foreign Insurance Certificate signed by an authorized person of the insurance company or public organization.
4	Individuals inform their intention to apply for Non-Immigrant “O-A” Visa to the Royal Thai embassy or consulate located in their resident country.	Individuals prepare the documents requested by the Royal Thai embassy or consulate and ones certifying purchasing Thai or non-Thai health insurance or having non-Thai social welfare. They are able to apply for Non-Immigrant “O-A” Visa at any Royal Thai embassies or consulates located in their resident country.
5		<p>- Royal Thai embassies and consulates issue the cover letter indicating the left duration of insurance coverage in the remarks.</p> <p>- If Royal Thai embassies and consulates issue the cover letter with e-Visa, they shall indicate the left duration of insurance coverage through e-Visa appearing in an e-mail informing visa approval of the applicants.</p> <p>*To investigate Thai health insurance purchase, log in the website: longstay.tgia.org with the password provided by the OIC.</p> <p><u>In the case of disapproval</u>, follow the procedure regulated by the Royal Thai embassies or consulates.</p>
6	Individuals obtain Non-Immigrant “O-A” Visa (1 year).	Individuals are allowed to enter Thailand immediately after the visa approval.
7	The Immigration Bureau allows individuals to stay in Thailand according to the insurance policy term (not exceeding 1 year).	Individuals follow the immigration procedure at the Immigration, and then inform their address after 90 days of the stay in Thailand to the Immigration Bureau.

7. Relevant Forms and Documents

1) The Foreign Insurance Certificate for Alien to Apply for Non-Immigrant Visa Type O-A (Period 1 Year)



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Insurance Policy No.

Period of Insurance
..... to Time.....

Foreign Insurance Certificate

for Alien to apply for Non-Immigrant Visa Type O-A (Period 1 Year)

Insurance Policy Title.....

This insurance certificate is issued to certify that Name.....Surname.....
Nationality.....Gender.....Age.....Years Passport No. ; the insured person is
insured by health insurance in accordance with the law and regulations for foreigners who apply for the Non-Immigrant
Visa Type O-A (period 1 year). The coverage territory of this health insurance includes Thailand. This health insurance
also covers Covid-19 disease with the total sum insured of THB.....per policy year. (Subject to
the benefits detailed in the schedule of the insurance policy)

The period of insurance begins from D/M/Y..... athours until
D/M/Y.....at.....hours as stipulated on the Insurance Policy No.....
of the Company.....

.....
() () ()
Director Director Authorized Signature

Insurance Company Address

.....
.....

Telephone Number

Contact Person.....

E-mail.....

Website of the Insurance Company

.....

8. Contact

8.1 International Health Division,
Department of Health Service Support,
Ministry of Public Health, Thailand
Tel. : 0 2193 7000 ext. 18400 , 18404
Email : medicalhub.hss64@gmail.com

8.2 Department of Consular Affairs,
Ministry of Foreign Affairs
Tel. : 0 2575 1062-4

8.3 Immigration Bureau
Tel. : 0-2287-3101 / 1178