

外籍人士參加中華民國全民健康保險相關權利義務

加/退保

自八十八年七月十七日起，在台灣地區領有居留證明文件，自在台灣居留滿四個月之日起，應一律強制參加全民健康保險。

- ù 但有一定雇主之受雇者自受雇之日起以第一類身份加保。
- ù 受雇者應由服務單位申請參加健保，請檢附工作許可證及居留證明文件影本辦理加保。若為公司負責人自居留滿四個月之日起加保。
- ù 沒有工作而符合健保法規定眷屬資格的人依附有工作的被保險人加保。
- ù 沒有工作也不符合以眷屬身份投保的人，請攜帶居留證明文件至居留地之鄉（鎮、市、區）公所辦理第六類身份加保。
- ù 外僑居留原因消失而喪失居留權或回國不再來台灣時，即喪失參加全民健康保險的權利，應向投保單位辦理退保手續；並請於返國前繳清健保費。
- ù 外籍人士如係返國短期停留（渡假、洽公...等）即回台灣，且尚未逾居留期限，仍應繼續參加全民健康保險。
- ù 另自民國八十九年七月一日起，大陸地區配偶持「團聚」事由旅行證來台者，自入境之日起算，在台連續停留滿四個月起，應以眷屬身份依附台灣地區配偶參加全民健康保險。至於大陸地區配偶在台灣地區合法停留期間，申請變更事由為「團聚」者，自核准變更為「團聚」之日起在台連續停留滿四個月，應參加全民健康保險。

保險費繳納

- ù 凡符合健保法規定的保險對象，應依適當身份類別（依被保險人所屬團體性質不同，分為六類）參加保險，並按月繳納保險費。受雇者及其眷屬保險費將由服務單位按月份自薪資所得扣繳。
- ù 如果是第六類被保險人（在居留地之鄉、鎮、市、區公所辦理加保），健保局轄區分局於次月底前寄送保險費繳款單，由被保險人持單向健保局委託代收保險費之金融機構繳納被保險人及其隨同加保之眷屬應繳納之保險費。
- ù 前二項保險費均可於金融機構開戶委託金融機構轉帳扣繳。

健保醫療服務

- ù 保險對象發生疾病、傷害、生育、故事時，由保險醫事服務機構提供門診、住院及藥品等醫療服務。

ù 保險對象應遵行醫療相關規定就醫，並負擔部份醫療費用。

醫療費用核退

保險對象在國外發生緊急傷病或分娩，並在當地合法醫療院所就醫，可於就醫後六個月內檢具診斷書、醫療費用收據及醫療費用明細等資料，向健保局申請核退醫療費用。

違反規定之處罰

全民健康保險係強制性保險，凡符合投保條件的保險對象均應參加全民健康保險。若不依規定參加保險，處新台幣參仟元以上，壹萬伍仟元以下的罰鍰，並追溯自合於投保條件之日起補辦投保；於罰鍰及保險費未繳清前，暫不予保險給付。上述罰鍰經書面通知限期繳納，屆期仍未繳納者，移送法院強制執行。

Rights and Responsibilities of Foreigners for the National Health Insurance Program of the R.O.C.

Enrollment and Withdrawal

From July 17th 1999, foreigners with an Alien Resident Certificate (ARC) who have resided in Taiwan for four months are required to enroll in the NHI program immediately.

- ù Employees with specific employers must enroll in the NHI program as of the first workday under Category 1.
- ù Employers must enroll in the NHI program on behalf of their employees. Please attach a copy of the employee's work visa and Alien Resident Certificate at the must enroll in the NHI program after residing in Taiwan for four months.
- ù Individuals who are not working and are qualified according to the NHI regulations must enroll in the NHI program as dependents of the insured.
- ù Individuals who are not working, and are not qualified as dependants according to NHI regulations must enroll in the NHI program under Category 6. After residing in Taiwan for four months, they must go to their local (city/district/town/village) administration office with their Alien Resident Certificate to enroll in the NHI program.
- ù Foreigners, losing their residence status because they no longer hold a valid ARC

or because of not returning back to Taiwan, will also lose their right to belong to the NHI program. They must withdraw their subscription to the NHI program through their group insurance applicants (their employers or local administration offices) and then return their NHI card to their applicants and pay up the premiums in full before leaving Taiwan.

- ù When traveling overseas for a short period of time, on business or on vacation, and then returning to Taiwan with a valid ARC, foreigners must remain enrolled in the NHI program.

Premiums

- ù People who are qualified to be the beneficiaries of the NHI Program must enroll in the National Health Insurance Program under an appropriate category. The insured are classified into six categories according to their occupation. The insured and their dependents must pay premiums monthly. Employees and their dependents' premiums will be directly deducted from their salaries for their convenience.
- ù For Category 6, those who enroll through local (city/district/town/village) administration offices, the local branch of the Bureau of National Health Insurance will mail them their premium bills by the end of the next month. The insured may pay premiums for their dependents and themselves at banks or other agencies that have been contracted with the BNHI.
- ù Premiums may be also paid directly through a monthly back account transfer.

NHI Medical Services

- ù In cases if illness, injury, and childbirth, the beneficiaries can receive medical services; including medication, outpatient and inpatient services from NHI contracted healthcare providers.
- ù The beneficiaries must pay co-payments for taking medical services and follow medical regulations.

Medical Expenses Reimbursement

In cases where beneficiaries receive medical services overseas, such as unexpected medical need or childbirth, they are entitled to claim within six months after the unexpected occurrence with receipts, including detailed service items and

documents of diagnosis.

Penalty for Violations

The National Health Insurance Program is mandatory; any person who is qualified for this Program must enroll in the National Health Insurance Program. Any person who doesn't enroll is subject to a fine if NT\$3,000 to NT\$15,000. In addition, this person is required to pay the full premiums starting from the date she or he must be enrolled. No benefits will be offered before the premiums are paid in full. A notice of penalty violation will be delivered in writing and the fine must be paid on time. If the fines imposed remain unpaid, after a given period of time the case will be referred to the courts for compulsory enforcement.