

[GSC] 2026 Fall Semester

Guide to the National Health Insurance Service (NHIS) and Other Medical Support Services

Hello, this is the Korea University Global Services Center (GSC).

We would like to provide important information regarding the National Health Insurance and other medical support services to help ensure your health and well-being throughout your studies in Korea. As this information is important for both your healthcare management and maintaining your immigration status, **please read it carefully.**

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I. National Health Insurance Service (NHIS)

- ◆ In accordance with the National Health Insurance Act and the Ministry of Education's policy, all international students staying in Korea for an extended period **are required to enroll in the National Health Insurance Service (NHIS).**

① How to Enroll in the National Health Insurance

- **D-2 visa holders:** You will be **automatically** enrolled in NHIS on the date of your Alien Registration. No separate application is required.
- **F-4 visa holders:** You will be automatically enrolled after 6 months of residence in Korea.
 - ※ If you wish to receive coverage from the date of admission, **you must apply separately** to the NHIS. (Please contact NHIS by phone and submit a Certificate of Enrollment.)

② Benefits of the National Health Insurance

- You are responsible for paying only a portion of your medical expenses, while the remaining costs are covered by NHIS.
- You are eligible to receive a health checkup once every two years based on your birth year.
 - ※ Students eligible for the 2026 health checkup are those whose birth year ends in an even number (e.g., students born in 2002).

③ How to Use the National Health Insurance

- NHIS can be used at most clinics, hospitals, dental clinics, Korean medicine clinics, and pharmacies. Most general medical services are covered by NHIS. However, certain services, such as cosmetic procedures and other special treatments, may not be covered. If necessary, please check with the medical institution in advance regarding NHIS coverage before your visit.
- When visiting a medical institution, please bring and present your **Registration Card** during registration. The institution will verify your NHIS enrollment status, and the insurance coverage will be applied automatically.
- Medical fees are **calculated after NHIS coverage has already been applied**, so you do **not need to apply separately for reimbursement**. Likewise, if you receive a prescription and purchase medication at a pharmacy, the **NHIS-covered amount will be reflected automatically**.
- Please note that if your insurance contributions are overdue, your NHIS coverage may be restricted. Therefore, please make sure that your contributions are paid on time. In addition, certain non-covered services, such as cosmetic procedures, some health checkups, and vaccinations, are not eligible for NHIS benefits.

④ National Health Insurance Contributions

- **D-2 visa holders:** **approximately KRW 80,000 per month** (2026 rate: KRW 79,390 per month)
 - ※ This amount reflects a 50% reduction benefit based on the average monthly contribution for foreign nationals. The actual amount may vary slightly depending on individual circumstances.
- **F-4 visa holders:** **approximately KRW 160,000 per month** (2026 rate: KRW 158,630 per month)
 - ※ To receive the same 50% reduction benefit as D-2 students, please **apply separately to NHIS** for the contribution reduction. (Please contact NHIS by phone and submit a Certificate of Enrollment.)
- If you apply for both electronic notices and automatic payment, you will receive a total monthly discount of KRW 400 on your insurance contributions.

⑤ NHIS Contribution Notices and Payment Methods

1) Contribution Notices

- Contribution notices are mailed **around the 15th of each month**.
- If you apply for **electronic notices**, you will receive notices via **email** or **mobile device**.
 - ※ Since mailed notices may be lost, electronic notices are recommended.
 - ※ Please refer to the QR code below for instructions on how to apply for electronic notices.
- Even if you do not receive a notice, you can check and pay your contributions through the NHIS website (<https://www.nhis.or.kr/english/index.do>).
- If you consistently fail to receive notices, your registered address may be incorrect. Please contact NHIS as soon as possible to verify or update your registered address.

2) Contribution Payment Methods

- **Payment deadline:** Contributions are charged in advance and must be paid **by the 25th of each month** (e.g., The contribution for October must be paid by September 25th.)
- **Payment Methods:**
 - (1) Visit **bank** or **convenience store** using a utility bill payment machine (공과금 수납기) or ATM
 - ※ Please bring your contribution notice when making payment.
 - (2) Pay through the **NHIS website** (<https://www.nhis.or.kr/english/index.do>).
 - (3) Pay through the **mobile application '건강보험25시'** (민원 여기요 → 신청·납부 → 보험료 납부)
 - ※ To make payments through the '건강보험25시', the 'Mobile Jiro' app must also be installed.
 - (4) If **automatic payment** is registered, contributions will be automatically withdrawn from your designated bank account on **the 25th of each month**.
- * For other payment methods, please refer to the QR code below.
- * If you have difficulty making payments, we recommend visiting a bank branch and asking a staff member for assistance.

■ Additional Notes

- Students are responsible for paying their NHIS contributions directly. Korea University does not make payments on behalf of students.
- NHIS contributions are not included in tuition fees.
- NHIS enrollment begins on the day of Alien Registration. Therefore, if your Alien Registration is delayed, the start date for contribution payments may also be delayed.

Detailed Payment Instructions	Apply for Electronic Notices	Apply for Automatic Payment
		

⑥ Application for Exemption from NHIS Enrollment

- Students who receive medical coverage equivalent to NHIS through insurance in their home country, applicable laws and regulations, or employment contracts, may apply for exemption from NHIS enrollment.
 - **Examples of Countries Eligible to Apply for Exemption:**
 - **France:** Exempt from mandatory enrollment under intergovernmental agreements.
 - **Japan:** Operates a national overseas medical expense reimbursement system.
 - **USA, UN:** Provides medical coverage for military personnel, government officials, and their family members.
 - **Application Procedures for NHIS Enrollment Exemption:**
 - (1) **Contact NHIS by phone to confirm your eligibility for exemption.**
 - (2) If eligible, submit the exemption application form and supporting documents either by visiting the NHIS Center for Foreign Residents in person or by fax.
 - **Required Documents for Exemption Application:**
 - Common Documents: "Declaration of Loss of Insured Status" and "Application for Exclusion for National Health Insurance"
 - Japan: "Japan Health Insurance Card"
 - USA, UN: "Uniformed Services ID Card" or "Blue Cross / Blue Shield Member ID Card"
- ※ All submitted documents must be accompanied by Korean translations.

⑦ Consequences of Overdue Contribution Payments

- Visa extension may be restricted.
- Access to medical services may be limited during the period of overdue contributions.
- Late payment charges may be imposed.
- Even if all overdue contributions are subsequently paid in full, NHIS benefits will not be applied retroactively to medical expenses incurred during the period of non-payment.

⑧ NHIS Contact Information

- Information related to NHIS constitutes students' personal information and cannot be accessed by the university. Therefore, if you have inquiries regarding NHIS or need to submit applications (e.g., exemption applications, electronic notice registration, and automatic payment registration, etc.), **please contact the NHIS Seoul Center for Foreign Residents directly.**

※ Please note that in this guide, "NHIS" refers to the "NHIS Seoul Center for Foreign Residents".

■ NHIS Seoul Center for Foreign Residents (서울외국인민원센터)

- ☎ **Korean Language Services: 1577-1000**
- ☎ **Foreign Language Services: 033-811-2000** (Available in English, Chinese, Vietnamese, and Uzbek)
- Address: 3F, Sindorim Techno Mart Office Building, 97 Saemal-ro, Guro-gu, Seoul
- Office Hours: 09:00 – 18:00 (Monday – Friday)
- Reservation for In-person Visits: Available through the NHIS website (<https://www.nhis.or.kr/english/index.do>)

II. Other Medical Support Services

- ◆ NHIS alone may not provide sufficient medical coverage. To ensure broader medical support, we strongly recommend that students also consider **private insurance** and **Korea University's medical support services**.

※ Private insurance and KU's medical support services **are separate from the NHIS** and are optional.
 ※ Private insurance and KU's medical support services **do not replace the NHIS. Enrollment in the NHIS is mandatory** even if you use these programs.

① Private Health Insurance

- The University does not recommend specific insurance companies or insurance plans. Students who wish to enroll in private insurance should carefully review the available options and select a plan that best suits their individual circumstances and needs.
- For students who find it difficult to choose from the wide range of private insurance plans available, GSC offers a **group private insurance plan** at a relatively affordable cost at the beginning of each semester.
- Group insurance fee: **Approximately KRW 40,000 (for 6 months)**
 ※ Enrollment is available for either 6-month or 12-month periods.
- Detailed information regarding group application will be sent to all international students by email. Students wishing to enroll must submit their applications within the designated period.
- Enrollment is not available after the application deadline. Students may only apply during the application period for the following semester.

② Korea University Medical Support Services

1) KU Mutual Health Aid Association

- This service allows students to receive partial reimbursement for out-of-pocket medical expenses covered by NHIS during their enrollment period.
- Students may use this service after paying the **Mutual Health Aid fee (의료공제비)** together with their tuition payment (approx. KRW 10,000 per semester).
- For more information, please refer to the [Mutual Health Aid Page](#) on the University's website.
- Students who are eligible for the Mutual Health Aid but have not yet enrolled in NHIS must obtain a **Mutual Health Aid Eligibility Certificate (의료공제 자격확인서)** from the Mutual Health Aid Office before visiting one of the designated hospitals or clinics listed below.

※ Designated Hospitals & Clinics

- Korea University Anam Hospital (Anam-dong, Seongbuk-gu) ☎ 1577-0083
- Korea University Guro Hospital (Guro-dong, Guro-gu) ☎ 1577-9966
- Saramin Dental Clinic (Anam-dong, Seongbuk-gu) ☎ 02-929-2857
- With Dental Clinic (Anam-dong, Seongbuk-gu) ☎ 02-925-2874

※ **Contact Information: KU Mutual Health Aid Office** (B1, Room 112, Central Plaza | ☎ 02-3290-1573)

2) KU Health Center

- The Health Center provides basic health consultations, medical treatment, vaccinations, health checkups, and other services to promote students' health and well-being.
- Students may use these services by paying the **Health Service Fee (보건비)** together with their tuition payment (approx. KRW 7,000 per semester).
- For more information, please refer to the [Health Center Page](#) on the University's website.

※ **Contact Information: KU Health Center**

[Humanities & Social Sciences Campus] B1, Room 112, Central Plaza | ☎ 02-3290-1571
 [Science & Engineering Campus] B1, Room 102, Hana Square | ☎ 02-3290-1572

3) KU Student Counseling Center

- The Student Counseling Center supports students' psychological well-being and emotional stability by helping them address various concerns related to interpersonal relationships, academics, career-related concerns, and other challenges. The Center offers various programs such as individual / group counseling and psychological assessments. All services are strictly confidential.
- For more information or to schedule an appointment, please contact the Center directly.
 ※ **Contact Information: KU Student Counseling Center** (<https://kuscc.korea.ac.kr>)
 [Humanities & Social Sciences Campus] B1, Room 114, Central Plaza | ☎ 02-3290-1540
 [Science & Engineering Campus] B1, Room 306, Science Library | ☎ 02-3290-4581

III. Guide to the Korean Healthcare System

① Overview of the Korean Healthcare System

- Healthcare institutions in Korea are categorized into three levels according to the types and complexity of medical services they provide. The higher the level, the more specialized the medical services available.

	Primary Healthcare Institutions	Secondary Healthcare Institutions	Tertiary Healthcare Institutions
Types of Medical Institutions	Public Health Centers, Clinics, Dental Clinics, Korean Medicine Clinics, etc.	General Hospitals, Specialized Hospitals	Advanced General Hospitals, University Hospitals
Services Provided	Treatment of minor illnesses, health checkups, vaccinations, etc.	Treatment of conditions that are difficult to manage at primary institutions, including hospitalization and surgeries	Specialized treatment of severe illnesses and highly complex surgical procedures
Nearby Institutions	Seongbuk Public Health Center, Gowoon Breath Clinic, HNB Clinic	Wooshinhyang Hospital, Seoul Seongsim Hospital	Korea University Anam Hospital

※ A **referral letter (진료의뢰서)** issued by a primary or secondary healthcare institution may be required when visiting a tertiary healthcare institution.

- For more information, please refer to the websites below or contact the relevant services.
 - National Emergency Medical Center (NEMC): <https://www.e-gen.or.kr/english/main.do>
 - Seongbuk Public Health Center: <https://www.sb.go.kr/bogunso/index.do>
 - In case of emergency: ☎ **119** (ambulance and emergency medical services)
 - General medical inquiries: ☎ **129**

② Hospital Registration and Treatment Procedures

- Procedures may vary depending on the institution; however, the general process is as follows:

Step 1. Make an Appointment (if required)
Step 2. Register at the reception desk upon arrival and wait for your turn.
Step 3. Explain your symptoms to the doctor and receive a diagnosis.
Step 4. Pay for the consultation / treatment fees at the reception desk after the appointment.
 ※ Most hospitals accept cash, credit / debit cards, and mobile payments.
 ※ If medication is required, a prescription will be issued.
Step 5. Schedule a follow-up appointment if additional visits are necessary.
Step 6. If you receive a prescription, visit a nearby pharmacy, submit the prescription, and purchase the prescribed medication.

③ FAQs about the Korean Healthcare System

- Q1. Is an appointment required to receive medical treatment?
A. Most hospitals and clinics accept walk-in patients without an appointment. However, some hospitals may require reservations, so please check in advance before your visit.
- Q2. Do I need to bring anything when visiting a hospital?
A. Yes. Please be sure to bring your **Registration Card** when visiting a medical institution.
- Q3. Are out-of-pocket medical costs high?
A. Medical expenses in Korea are generally affordable due to NHIS coverage. However, additional charges may apply for non-covered treatments or high-cost medical services.
- Q4. How does NHIS coverage work?
A. Once you are enrolled in NHIS, insurance-covered services are automatically applied when you make payments at hospitals and pharmacies. You only pay the reduced amount after insurance coverage has been applied, and **no separate claim process is required**.
- Q5. Do I need a referral to see a specialist?
A. In general, a referral letter or prior appointment is not required when visiting another specialist. However, tertiary hospitals may require a **referral letter** issued by a primary or secondary healthcare institution, so please check in advance before your visit..