



ULTIMATE

GUIDE

**HEALTH  
INSURANCE  
IN  
THAILAND**

**Luma**



# Author Name

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# ULTIMATE GUIDE

to health insurance in Thailand

**Y**ou're considering health insurance. You've decided it may be a wise choice and you're curious about your options. Whether you're a newcomer to Thailand and looking to get insured, or have lived here a decade and owned a policy the entire time, there may be some aspects of the health insurance system that you're unaware of.

Plain and simple, the policy you choose today, or in the coming months, could have a major impact on your life ten years from now. For example, if you choose a plan without a lifetime renewal guarantee, your provider could drop your policy and you may lose the ability to get coverage from any provider—anywhere in Thailand. However, if you choose the right policy, you can get outstanding coverage that is equivalent to the best health insurance plans in your home country.

To help you navigate this minefield, we've created this guide that walks you through everything you need to know about choosing the right health insurance policy in Thailand—from understanding the pros and cons of different plans, to the questions you should ask about which countries you'll be covered in. Shall we begin?

Let's start by addressing one of the first questions many expats have about health insurance in Thailand: how much does it cost?

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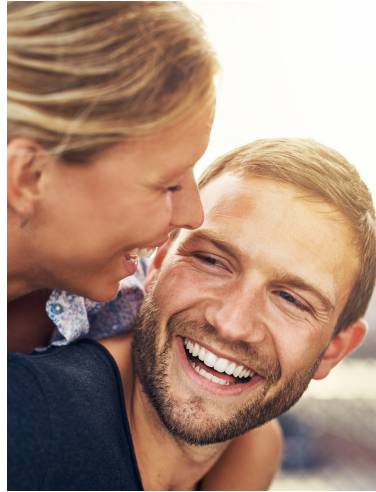
# TYPES OF HEALTH INSURANCE COVERAGE IN THAILAND

## PERSONAL >

## PERSONAL HEALTH INSURANCE: THE GOOD AND BAD

Just like in your home country, if you choose to purchase private health insurance, you gain one major benefit: you have full control of what type of cover you receive. However, that's not the only advantage of personal health insurance. If you obtain your own policy, you never have to worry about losing coverage because you leave your job. What's more, you'll have the choice to add a lifetime renewal guarantee, which ensures you can always renew your policy.

How does a lifetime renewal guarantee protect you? In Thailand, many insurance policies have the right to refuse renewing your policy or exclude conditions that developed while you were under their coverage. For example, if you are diagnosed with cancer, some insurance policies may drop your cover for the disease when your policy renews. With a lifetime renewal guarantee, such as the one offered with many LUMA plans, you'll never have to worry about losing your coverage for any illness.



## TYPES >

## PERSONAL VS EMPLOYEE

What coverage is best for you?

There are two typical ways you can obtain health insurance coverage: through a personal policy or a policy through your employer. As you'll soon see, there are pros and cons to both options, which vary depending on your personal circumstances.

The only downside is you have to pay for it out of your own pocket.



## PERSONAL >

## DISADVANTAGES OF PRIVATE HEALTH INSURANCE?

### PRO

**No risk of losing coverage** - when leaving a job, you'll have peace of mind that critical illnesses and accidents will continue to be covered if you contract them. If during your employment you contract a new medical condition or have an accident, this will be considered as a 'pre-existing condition' once you leave your job and re-apply for insurance. If you contract something serious, then it is probably not even possible to get another insurance policy at all as insurance companies won't accept people with certain conditions (for example, cancer).

**Choice of renewability** - you have the choice of choosing plans that guarantee renewability up to a certain age, or even lifetime renewability. However, some personal insurance plans by many companies do not offer renewability, so it's advised to enquire carefully to ensure your policy can be renewed.

**Customization of your plan** - you pick the right coverage which matches your needs and/or your family's needs. The coverage offered by employers can sometimes be inadequate for your unique circumstances. Choosing your own plan will help ensure you are fully protected where & how you need to be.

# TYPES OF HEALTH INSURANCE COVERAGE IN THAILAND

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## PERSONAL >

## DISADVANTAGES OF PRIVATE HEALTH INSURANCE?

### CON

**Time spent researching options** - you need to do your own detailed research to find the right coverage for your needs.

**More paperwork** - you'll have to fill out the application forms for your plan.

**Cost** - you pay for a private plan out of your own pocket.



## EMPLOYEE >

## EMPLOYEE HEALTH INSURANCE: THE GOOD AND BAD

If you've ever had group health insurance covered by an employer, you know there are some obvious advantages and disadvantages. A big plus is that the company pays for the policy. On the negative side, an employee does not typically have the option to customize the policy according to his or her individual needs. And if you leave your job, you'll lose the coverage.

What about the not-so-obvious advantages to employee health insurance in Thailand? If the company you work for is large enough, you may be covered for pre-existing conditions. This is a major benefit to those who have chronic diseases or health problems.

It's also worth noting that OPD is typically included in your policy as part of your employee benefits. This, however, can be both a pro and con. If you buy a personal policy out of your own pocket, adding OPD coverage can double your monthly premium. So while it is true that business health insurance offered by your employer can save you money on outpatient care, the levels of OPD (and IPD as well) are typically so low that it may not be much of a benefit. Will it be enough to cover your insurance needs? It depends on your health, age and the level of cover you're comfortable with.



# TYPES OF HEALTH INSURANCE COVERAGE IN THAILAND

## EMPLOYEE >

## EMPLOYEE HEALTH INSURANCE: THE GOOD AND BAD

### PRO

**Paid by the employer** - your company covers part or all of your health insurance premium.

**Pre-existing condition cover** - depending on size of company and policy, you may be covered for your pre-existing conditions.

**Often adequate for routine healthcare** - such as outpatient visits for seasonal flu; and some policies may even offer dental care.

### CON

**Potential loss of coverage** - may not be able to get another private insurance policy when you leave if you contract a serious condition during your employment - as this condition will be considered a 'pre-existing condition', which if severe enough will be rejected by most companies.

**Development of new pre-existing conditions** - conditions developed during your employment, even minor ones, will be considered 'pre-existing' so they can be excluded from coverage when you apply for another insurance policy.

**Non-customizable for individual needs** - the coverage may not be adequate for the needs of you and your family. You need to consider if the limits are high enough to cover hospitalizations, medical emergencies, accidents and other serious illnesses. You need to also consider whether the coverage will be available at the locations where you want to have treatment. For example, if you're an expat and want to have treatment in your home country. Or if you're Thai, you may have a preference for medical treatments abroad, such as in Singapore.

## TYPES >

## WHY OBTAIN BOTH PRIVATE AND EMPLOYEE COVERAGE?

Bottom line is you need to ensure you or your family are covered against critical illnesses and accidents in the long term. What you should get will depend on your personal circumstances.

For example, say you're a short term expat residing in Thailand. You have access to a benefit package provided by your employer and a good healthcare system in your home country that fully covers you. In this case, your company health insurance plan may be enough (provided you are ok with the levels of coverage).

However, if you're planning to be a long term resident of Thailand, you should plan for the long term to ensure you're fully covered regardless of your employment status. In this case it will be worthwhile to purchase a second insurance policy that complements the plan you have with your company. Many companies will already offer adequate OPD coverage, so sometimes the only thing you'll need to look for are essential plans, which are designed to cover the less frequent, more serious and more expensive illnesses/accidents.

Many expats will obtain private health insurance in addition to the cover offered by their employer. Doing so provides you all the advantages of both types of policies, with the only downside being the additional cost.

# TYPES OF AREA OF COVERAGE

## and how to choose?

Many of Thailand's health insurance policies may mention that they offer worldwide coverage, however, this is often referring to medical emergencies only. If you would like to get medical treatment abroad, you may be denied coverage. For this reason, check the policy carefully to see if you will be allowed to have your treatment outside Thailand for non-urgent medical procedures such as a planned surgery. Below are four of the most common areas of coverage found in many insurance policies:

### **Local (e.g. Thailand only)**

If you select this area of cover, you may be denied coverage outside of Thailand. Many policies do not explicitly state the area of coverage, so check with your agent or the insurance company to see if the plan's area of coverage is local.

### **Regional**

Regional area of cover will allow you to be covered fully within those regions, even for non-emergencies.

### **Worldwide with excluded countries**

these plans will allow you to be fully covered worldwide with the exception of the excluded countries. The most commonly excluded country is the USA, as medical expense there can be very costly.

### **Worldwide**

Not so common in Thailand as the cost of a policy (i.e. the premiums) will be very high.

TYPES >

## CHOOSING AREA OF COVER

Ask yourself these questions for the upcoming year.

What's your budget? The more countries included in your policy's area of cover, the more costly it will be. You can make your premium more affordable by limiting the amount of countries in your area of cover.

Will you be travelling for extended periods of time? If you need to travel for extended periods of time, either for work or leisure, then it may be wise to ensure those countries are included in your area of cover. However, many health insurance plans offer coverage for medical emergencies & accidents for treatments outside the area of cover. For example, Luma offers 60 days coverage for medical emergencies and accidents outside the area of cover, meaning if you're travelling for less than 60 days, you'll be covered.

Do you want the option to be treated elsewhere? For expats, if your home country is not included in the area of cover and you'd like to be treated there, then it's worth talking with your health insurance provider about adding the option to your policy. Whether you're an expat or a local, you may also want the option and flexibility to be treated by the best doctors, wherever they may be.



Living in  
multiple countries?

No problem  
[Contact us](#)

**Luma**



# CHOOSING HOSPITALS IN THAILAND

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HOSPITALS >

## DISCLAIMER:

The following medical centers are typically used by western expats in Thailand. Hospitals are listed in no particular order, and we neither endorse or recommend them. If you choose to receive medical care at any of these facilities, that is at your sole discretion, and LUMA assumes no responsibility in relation to their management of care.

When choosing the right hospital in Thailand for you, there are three factors to consider: the facility's quality and special medical treatments offered; and the service. Below is a list of top hospitals in Thailand, broken down by region.

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HOSPITALS >

## CENTRAL THAILAND

Central Thailand, consisting of 22 provinces, is home to many of the country's premier medical facilities. If you're looking for the best hospital in Bangkok, these hospitals are some of the most well known and many specifically cater to expats:

- **Samitivej hospital, Bangkok** - over 2,000 health professionals and 400 specialists treat patients at this 275 bed tertiary care hospital.
- **Bangkok Hospital** - this hospital has a long history of treating international patients.
- **Siriraj hospital, Bangkok** - though not specifically catering to foreigners, many expats often cite Siriraj as one of the best government hospitals in Bangkok.
- **BNH** - this medical facility is recognized as Thailand's first international private hospital, and has been serving expats for over 120 years.
- **Bumrungrad** - one of South East Asia's largest hospitals, this 580 bed medical center has a long history of treating international patients.

## EAST THAILAND

Consisting of 7 provinces, East Thailand is bordered by Cambodia to the east, Central Thailand to the west, and the gulf coast to the south.

- **Bangkok Pattaya Hospital** - one of the best known hospitals in Pattaya. This 400 bed facility is a JCI accredited, multidisciplinary hospital.
- **Pattaya International Hospital** - another option for expats searching for a hospital in Pattaya, this 80 bed private hospital offers emergency services and some common medicine and surgery care. Some of Pattaya International Hospital's specialties include plastic surgery and state of the art orthopedic and dermatology centers.
- **Pattaya Memorial Hospital** - offers emergency services, medicine and surgery care.

# CHOOSING HOSPITALS IN THAILAND

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HOSPITALS >

## NORTHEAST THAILAND

Also known as Isaan, northeast Thailand is the country's largest region and is home to 20 provinces. Laos borders the region to the north and east, and Cambodia borders the south. Here are some of the best known hospitals in Isaan.

- Bangkok Hospital Udon - a JCI accredited hospital located in Udon Thani.
- Sri Nagarind Hospital - The main tertiary medical referral center in Isaan, this hospital in Khon Kaen is the principle teaching hospital for Khon Kaen University's faculty of medicine.
- Ake Udon - this hospital in Udon Thani has 350 beds and has been in operation since 1997.

## NORTH THAILAND

Home to 9 provinces, north Thailand borders Myanmar, Laos, Isaan and Central Thailand. Here are some of the best known hospitals in Chiang Mai.

- Bangkok Hospital, Chiang Mai - JCI accredited, multidisciplinary hospital in Chiang Mai that is part of the Bangkok hospital BDMS group.
- Chiang Mai Ram Hospital - this Chiang Mai hospital is well known among local expats.
- Maharaj Nakorn Chiangmai hospital - a government tertiary care hospital that has 1,400 beds and 69 intensive care units.

## SOUTHERN THAILAND HOSPITALS

Bordering Malaysia to the south and connected to Thailand's central region via the narrow Kra Isthmus, Southern Thailand is home to 14 provinces.

Here are some of the best known hospitals in Southern Thailand, including the top hospitals in Samui and Phuket.

- Bangkok hospital, Samui - a 50-bed multidisciplinary hospital in Samui that is part of Bangkok hospital BDMS group.
- Bandon International hospital Samui - offers 24-hour emergency services and has departments in cardiology, neurology, general surgery and other common medical practices.
- Koh Samui Hospital - located on the west side of the island, this is the only public hospital on the Samui.
- Siroj International Hospital - previously known as Phuket hospital, this is a 150-bed, multidisciplinary medical facility.
- Vajira Phuket Hospital - a tertiary government hospital in Phuket.
- Dibuk Hospital - opened in 2015 as a 29 bed hospital, this medical facility will expand to 224 beds in the coming years.