

# Medical Services In Korea

## >> Using Medical Services In Korea

### Medical system in Korea

Various medical institutions in Korea including private hospitals, general hospitals, oriental hospitals and public health centers provide high quality medical services through medical specialists and cutting-edge medical equipment. Highly advanced medical fields in Korea include ophthalmology, spine surgery, dentistry, plastic surgery, heart surgery and infertility treatment. With the rapidly increasing number of foreigners visiting or residing in Korea, more medical facilities have opened international clinics and have endeavored to provide medical services that best meet foreigners' medical needs and global standards. Korean medical facilities are categorized into three types by the number of medical departments and the size of the medical facilities. To use third-tier hospitals, a patient needs a referral letter from a first or second-tier medical facility. If the patient goes directly to a third-tier hospital without a referral letter, he/she cannot receive medical insurance coverage and will have to pay the high medical costs. Foreigners can use medical services from international clinics in third-tier hospitals directly, however, it is more costly.



#### **First-tier medical facilities**

These types of facilities include private hospitals and public health centers. First-tier medical facilities have a limited number of medical departments and provide a comprehensive medical service for treating and preventing early symptoms of diseases.

#### **Second-tier medical facilities**

Second-tier medical facilities have medical specialists and more than 4 medical departments and provide medical services for both inpatients and outpatients. In general, these types of facilities have 30 to 500 beds. Emergency treatment is available.

#### **Third-tier medical facilities**

General hospitals or hospitals belonging to medical schools are categorized as third-tier medical facilities. These types of facilities have medical specialists in all different medical departments, more than 500 hospital beds and offer specialized medical services for emergencies.

### How to make medical appointments

To receive fast and convenient treatment it is recommended that you make medical appointments in advance. You can make appointments by visiting or calling the hospital. Also, appointments are available through fax or the hospital website. When you visit a hospital to make an appointment, bring your insurance card with you. Fill out an appointment application form and submit it at the Patient Affairs Department window.

## >> Medical Services For Foreigners

119

For emergency situations, call 119. When calling, your location is automatically identified. The 119 rescue team will react quickly to meet the caller's needs, offering professional medical assistance such as sending an ambulance and taking patients to the nearest hospital. The 119 ambulance is free of charge. When a foreigner calls 119, the staff in the situation room connects the call with a translator of the Korea National Tourism Organization(KNTO). through a three way call with the translator and the staff member in the situation room, the foreign caller can effectively communicate his/her needs and obtain assistance.

When using a mobile phone, press 119 without an area code. When using 119 from a public phone, press the red color emergency call button, and press 119. the caller's location is can also be automatically identified when calling from a public phone.

You can visit the following website : [www.119.go.kr\[K\]](http://www.119.go.kr[K]) and report emergencies online 24 hours a day by completing an application form in either Korean or English Reporting emergencies is also possible through mobile text messaging at 119 and fax at 1544-9119

### General hospitals with international clinics in Seoul

Yeouido St.Mary's Hospital

10, 63-ro, Yeongdeungpo-gu, (Yeouido-dong)

Tel : 02-2779-2212

Seoul St.Mary's Hospital

505 Banpo-dong, Seocho-gu, Seoul

Tel : 02-2258-5745, 5746

Seoul National University Hospital

101 Daehangno, Jongno-gu, Seoul

International Health Center

Tel:02-2072-0505, 2890

Shinchon Severance Hospital : Yonsei University International Health Care Center

134 Sinchon-dong, Seodaemun-gu, Seoul

Tel:02-2228-5800,5810,5814

Asan Medical Center

388-1 Pungnap2-dong, Songpa-gu, Seoul

Tel:02-3010-5001

Samsung Medical Center

50 Irwon-dong, Gangnam-gu, Seoul

Tel: 02-3410-0200,0226

Soonchunhyang University Hospital

22 Daesagwan-gil, Yongsan-gu, Seoul

Tel:02-709-9158

Gangnam Severance Hospital : Yonsei University International Health Care Center

712 Eonjuro, Gangnam-gu, Seoul

Tel : 02-2019-3600

Hanyang University Medical Center

17 Haengdang-dong, Seongdong-gu, Seoul

Tel : 02-2290-9553

Kyunghee University Medical Center

1 Hoegi-dong, Dongdaemun-gu, Seoul

Tel : 02-958-1897, 9644, 9619

Chung-ang University Hospital

224-1, Heukseok-dong, Dongjak-gu, Seoul

Tel : 02-6299-1140

Chung-ang University Yongsan Hospital

65-207 Hangangro-3ga, Yongsan-gu, Seoul

Tel : 02-748-9939

Konkuk University Hospital

4-12 Hwayang-dong, Gwangjin-gu, Seoul

### **Oriental Hospitals**

Differing from Western medicine, oriental medicine includes acupuncture and herbal treatment. Oriental medicine strengthens the immune system, relieves pain or symptoms, recovers strength and normalizes metabolism. Medical services for foreigners are available at the following oriental hospitals.

Kyung Hee University Medical Center

1 Hoegi-dong, Dongdaemun-gu, Seoul

Tel : 02-958-8114

Jaseng Hospital of Oriental Medicine

635 Sinsa-dong, Gangnam-gu, Seoul

Tel : 02-3218-2105, 2167

## **Medical Center for Foreign Migrant Workers in Korea**

National Medical Center

243 Uljiro, Jung-gu, Seoul

Tel : 02-2260-7472

Seoul Medical Center

156 Sinnae-Rd, Jungnang-gu, Seoul

Tel : 02-2276-7000

Seoul Red Cross Hospital

164, Pyong-dong, Jongno-gu, Seoul

Tel : 02-2002-8866

Foreign Migrant Worker Designated Clinic

137-22, Garibong-1dong, Guro-gu, Seoul

Tel : 02-863-9966

## >> National Health Insurance

### Types of health insurance & qualifications for enrollment

National Health Insurance is divided into two types of health insurance: the employee insured (Workplace Health Insurance) and self-employed insured (Community Health Insurance).

#### **The employee insured (Workplace Health Insurance)**

Foreigners working at a company with more than five employees are eligible for work place medical insurance. The spouses and children under age 20 of foreign employees can also receive medical insurance coverage. The insurance is put in effect when employers enroll their employees in a medical insurance program. By law, the employer is responsible for submitting the employee's application for national health insurance to the National Health Insurance Corporation (NHIC). Health insurance coverage starts with the date of employment and ends with the date of termination of employment.

By law, it has been mandatory for foreign employees at workplaces under the NHI to be enrolled for national health insurance since Jan. 1, 2006. However, the required enrollment has become problematic. For instance, many foreigners working in Korea have health insurance from their countries and under the requirement, they should pay different health insurance fees, which can be a double burden. Taking this into account, the Ministry of Health and Welfare announced an additional revision to the National Health Insurance, and it has been in effect since July 27, 2007

According to the revision, foreigners or overseas Korean working in Korea who fall under one of the following categories can be exempt from enrollment of health insurance.

- When a foreigner receives medical coverage under foreign law while working in Korea
- When a foreigner receive medical benefits under his/her contract with the employer during the duration of his/her employment in Korea.

Those who intend to stay in Korea for more than one year under one of the following visas can receive health insurance coverage.

- D-1(Culture & arts), D-2 (Study), D-3(Industrial training), D-4 (Training), D-5 (Media coverage), D-6(Religion), D-7 (Stationing), D-8(Corporate investment), D-9 (Trade and management), E- 7(Specific occupation), E-8(Industrial trainee employment), F-3(the Spouses of those with one of the above visas and their children under the age of 20).
- The dependents and children of individuals under an F-1 visa (visiting and joining families)
- A long-term foreign resident in Korea under an F-2 visa (Residence)
- An overseas Korean resident who is in Korea under an F-4 visa (Korean residents abroad)

#### **Self-employed insured (Community Health Insurance).**

Those not eligible for Workplace Medical Insurance are entitled to enroll for Community Health Insurance (self-employed insured). For enrollment, a foreigner should submit an application to an NHIC branch office in his/her residential area with the required documents including foreign registration card and passport.

### Enrollment procedures and required documents

For health insurance application, a qualified foreigner should submit an application and the required documents to his/her employer. The documents include a copy of the certificate of foreign registration or a copy of a certificate of domestic residence and a certificate of income. Employers are responsible for submitting applications of foreign employees to the National Health Insurance Corporation with the required documentation. For health insurance coverage of the foreigner's family members, he/she should submit a document verifying family relationship to the employer.

### Insurance benefits

Foreigners receive the same insurance benefits as Koreans do for the health services they use. As insurance benefits, an insured person pays 20~50% of the medical cost at a hospital or clinic and 30% of the drug cost at a pharmacy.

## Insurance fees

A monthly insurance fee is calculated by the following method.

Monthly premium = monthly wage x contribution rate (5% of monthly salary is paid for as an insurance fee every month and the employer pays 50% of the amount). For the insured employee, the obligation of payment of the insurance fee is retroactive to the date of employment. For the self-employed insured, the obligation of payment of insurance fee is retroactive to the date when the foreigner was registered as a foreigner in Korea.

## NHIC Head Office

For more information, contact the head office of the National Health Insurance Corporation.

- Tel. 1577-1000
- Tel. 02-390-2000 (for foreigners)
- Website: <http://www.nhic.or.kr> [K, E]

## >> Other Medical-related Information



There are many pharmacies throughout Seoul, so it is easy to spot a pharmacy with the Korean sign of or in your neighborhood. Korean pharmacies sell both prescribed and over-the counter medications. Medicines that can be purchased at pharmacies without a prescription include digestives, nutrients, vitamin, aminopyrine and some cold medicines. Medications including antibiotics, hormone drugs and pain killers for serious symptoms should be purchased with a prescription. It is advised that foreigners inform their doctor and pharmacist when they have any allergies. In addition, for those who were taking prescribed medication before entering Korea, it is recommended that they bring a sufficient supply and a copy of the prescription to make it convenient to continue taking the medication.

## Report of death & cremation

For repatriation of remains, a foreigner should contact his/her embassy immediately. The embassy can help the foreigner return the remains of the deceased to its home country. In addition, the embassy can check all paperwork for correct translation, and authenticate the deceased's insurance, and contact his/her employer for further assistance.

## ✕Health Insurance Policy Holders at Yeouido St. Mary's hospital :

### Korea's National Health Insurance Policy Holders :

Korea's National Health Insurance provides health care benefits to all those insured. The insurance benefits for non-Koreans are the same as those for Korean nationals.

To receive treatment at Yeouido St. Mary's Hospital, you must present your Korea's National Health Insurance Card or Alien Registration Card.

### Foreign Health Insurance Policy Holders (or Without any other Health Insurance) :

If your insurance is contracted with Yeouido St. Mary's hospital, please pay only at the International Health Care Center for direct billing.

◆ Insurance Companies Affiliated with Yeouido St. Mary's Hospital

- TRICARE OVERSEAS PROGRAM
- KOREA INTERNATIONAL SOS
- GLOBAL ASSISTANCE PARTNERS
- PRESTIGE INTERNATIONAL(HK) Co., Ltd.

Otherwise, patients who hold insurance not affiliated with the hospital or without any other Health Insurance are required to pay upfront .If you need to and claim for reimbursement, check what documents are necessary to submit claims prior to your visit to the hospital.