

Foreigner Health Insurance Program MOPH Directive

Lanna Care Net's Translation of

Procedure to Apply and Utilize Health Insurance for Foreign Nationals for Residents of Muang and
Maerim Districts, Chiang Mai

From Ministry of Public Health, Chiang Mai Province

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Introduction

Per a Ministerial Decree dated 15/01/2013, the Ministry of Public Health (MOPH) was established as the lead agency for providing medical care and public health services for all foreign nationals living in Thailand who are outside the social security system. Thus, the Ministry of Public Health laid down measures and guidelines for providing health screening check-ups and health insurance for foreign nationals in an announcement dated 13/08/2013. The MOPH of Chiang Mai Province recognizes that many foreign nationals live in Muang and Mae Rim districts. Thus it has designated Nakornping Hospital, the largest government hospital in Chiangmai under the Office of the Permanent Secretary Ministry of Public Health, to offer health insurance to foreign nationals living in Chiangmai in Muang and Mae Rim districts and provide health screening checkups and issue health insurance.

1. Target Group

All foreign nationals irrespective of ages who do not have rights to treatment in other government or private hospitals

2. Supporting documents required in order to apply for Health Screening Check up and Health Insurance

- Passport or other government-issued identification document
- Document proving address in Muang or Maerim District

3. Service provider for health screening check up

Nakornping Hospital

4. Costs for Health Screening Check Ups and Health Insurance

- Cases outside Social Security system (i.e. foreigners not employed in Thailand)

Cost of Health Screening Check Up: 600 Baht

Cost of Health Insurance: 2,200 Baht

- Cases in Social Security system but awaiting rights (first 3 months)

Cost of Health Screening Check Up: 600 Baht

Cost of Health Insurance: 550 Baht

5. Period of Coverage

General Cases – Health Insurance (Rate 2,800 Baht)

Period of Coverage: 1 Year

Cases awaiting Social Security coverage – (Rate 1,150 Baht)

Period of Coverage: 90 Days

6. Criteria for the Service

1. *For General illness* – right for medical and public health treatment under category and scope of service of public health as set down in the regulations and standards in the announcement by the Ministry of Public Health and services are to be provided by local service agency stipulated on the health insurance card, namely Nakornping Hospital

2. *In cases of life-threatening medical emergency*, the patient may be treated at any hospital in Thailand. If treatment is given at a government hospital or private hospital participating in the health insurance scheme (see list below), then all costs will be covered. However if treatment is provided at a private hospital not participating in the scheme then the patient will need to advance and pay the costs to this hospital first. This hospital will then send an account of the medical costs to the National Office for Health Insurance who will then reimburse an amount dependent on threshold limits set down for that treatment and the hospital will return that amount to the patient (this process takes time and the compensation received will be less than the medical costs advanced and depend on the illness/symptoms)

Patients with life-threatening medical emergencies includes those who have been seriously injured or with sudden illnesses which are life threatening and which if they do not receive immediate medical treatment run a high risk of death or cases where the injury or illness will worsen critically or where complications can swiftly arise. These groups of patients are classified as code "Red" and examples follow:

- Condition where heart "stops beating"
- Condition where breathing stops
- Condition of shock from severe blood loss
- Continuous convulsions or convulsions causing a person to turn green or blue
- Symptoms of daze, loss of awareness and senses.
- Symptoms of severe chest pain resulting from constriction or blocking of heart blood vessels requiring medicine or blood clot treatment
- Symptoms of the brain caused by constriction of blood vessels requiring medicine or blood clot treatment
- Symptoms of heavy, rapid, continuous bleeding

3. *Cases of urgent medical emergency* can seek treatment at any government or private hospital participating in the health insurance scheme closest to the scene.

Patients with urgent medical emergencies includes those who have been injured or with unexpected illnesses or in severe pain with conditions requiring urgent medical assistance who can wait but not for long and who if left untreated might cause death or becoming handicapped in a few hours. These

groups of patients are classified as code "Yellow" and examples follow:

- Breathing difficulty or slight breathing
- Pulse rate less than 40 or more than 150 beats/minute particularly if combined with other clinical signs
- Loss of sensation, convulsions, paralysis, sudden blindness or loss of hearing
- Loss of blood, very pale or blue or green skin color
- Severe pain or anxiousness
- Cold hands, feet, pallid or sweating combined with other clinical symptoms
- Blood pressure lower than 90 Mm Hg or higher than 130 Mm Hg especially if combined with other clinical symptoms
- Body temperature lower than 35 C or higher than 40 C especially if combined with other clinical symptoms
- Poisoning or drug overdose
- Accidents especially where large or multiple wounds are present
- Emergency psychiatric conditions

Remarks: Private Hospitals included in the scheme for emergency treatment (Muang and Maerim Districts, Chiangmai):

1. Chang Puek Hospital
2. Siam Rath Hospital
3. Chiangmai Klaimor Hospital
4. Ruam Phat Chiangmai Hospital
5. Central Chiangmai Memorial Hospital

If a patient does not satisfy the criteria of either a Life-Threatening Emergency or Urgent Emergency as defined above and does not seek treatment at Nakorn Ping Hospital then he/she will have to pay their own medical costs.

7. Application Process – Health Screening Check-up and Document Processing

Making contact and Purchasing Health Insurance for Foreign Nationals Out-patient Dept. (OPD)
Nakorn Ping Hospital

1. Patient Walks in, suggest between 12:00 – 1:15 pm, contacts nurse at Screening Point. Presents all support documents (passport, passport copy and proof of address) and receives queue card.
2. If the queue is full, the nurse will keep the documents and contact the Card Room for an appointment card for another day: otherwise, if the queue is not full, the patient goes to the Card Room (Window 2) to Register.
3. Patient goes to Room 18 between 1:00-1:30pm. There technicians check patient history, request lab tests and take specimens as laid down in health tests for foreign workers. The technicians also provide documents for payment.

4. Next, the patient takes the documents to Room 6, the see the finance official to make payment.
5. After payment, the patient goes to Room 22 for a Chest X-ray.
6. Then to Room 18 to receive an Appointment Card to return to collect the new Insurance Card one week later. Be sure to bring your receipt when you return to collect your card.
7. Return home. But, you can show your receipt to receive care during this week.

Procedures for Diagnosis & Treatment

OPD Dept. Nakornping Hospital

1. Patient Walks in, best time to come between 7 – 8 am.
2. Patient contacts the Nurse at the Screening Point, describes the reason requesting care
3. Patient registers at the Card Room, (Room 2)
4. Patient proceeds to Room 15, where the Insurance Official checks Insurance Benefits
5. Patient goes to the Medical Examination room, which is assigned depending on illness
6. Patient goes to Medical Diagnosis rooms, assigned depending on illness
7. Patient meets with the Nurse before leaving the Examination Room
8. Patient then meets with the Official in Room 1 (possible outcomes):
 - 8.1 receives Medicine Order
 - 8.2 sent for Consultation or to other sections
 - 8.3 admitted for treatment in Hospital
9. Patient collects Medicine from Pharmacist
10. Patient contacts Finance
11. Patient returns Home

8. Benefits under Health Insurance Scheme

Benefit package includes medical services as follows:

1. General medical examination, treatment and rehabilitation
 - Diagnosis, treatment for child birth including care of newborn for 28 days, rehabilitation, medical treatment as well as alternative medical treatment as approved by the Committee for Therapeutic Practice
 - Dental extractions (including wisdom teeth), dental fillings, lime scaling
 - Food and room for ordinary patient
 - Medicine and medical supplies as stipulated by the National List of Essential Drugs
 - Referral for treatment to other service agencies
 - Provision of basic vaccines (Children 0-15 yrs)
2. Medical treatment with high costs and provision of antiretroviral drugs (ARVs) to combat HIV/AIDs
3. Emergency treatment in cases of accidents
4. Referral of patients to other hospitals for treatment
5. Prevention and control of diseases among foreigners

6. Surveillance of diseases among foreigners

7. To improve health and prevent diseases

9. This health package does not cover public health services among foreigners as follows:

1. Mental illness

2. Drug addiction rehabilitation for users of illicit drugs

3. Injuries from accidents which are covered by existing motor insurance policies

4. Infertility treatments

5. Artificial insemination

6. Sex change operation

7. Beauty enhancement treatments

8. Diagnosis and treatments which are not essential and which have no medical indications

9. Hospital treatments longer than 180 days unless resulting from opportunistic infections

10. Treatments which are part of medical trials or experiments

11. Treatment of patients requiring final stage Peritoneal dialysis and purging of blood through artificial kidney (Haemodialysis)

12. Organ transplants

13. False teeth