

The Thai government has decided to introduce compulsory health insurance for certain foreigners living in Thailand. There are some minimum requirements for health insurance in terms of benefits in the event of a claim. A minimum inpatient coverage of 400,000 Baht/year and a minimum outpatient coverage of 40,000 Baht/year are required.

We have compiled some of the conditions and prices of some insurances in two tables to give you a rough overview of the offers.

Before you decide to take out insurance, you should always read the insurance conditions in detail.



Name	Thai Vivat	The Navakij Insurance	The Viriyah Insurance	BKI Longstay Bangkok Insurance	Pacific Cross Long Stay Visa
overall maximum limit year	400,000 / year	400,000 / year	404,000 / year	400,000 / year	420,500 / year
outpatient benefit	max. 1 visit & 2,000 / day max. 40,000 / year	max. 1 visit & 3,000 / day max. 15 visits / year max. 45,000 / year	max. 1 visit & 1400 / day max. 30 visits / year max. 42,000 / year	40,000 / year no further information	max. 1 visit & 1,500 / day max. 30 visits / year max. 45,000 / year
life insurance	100,000	NFI	NFI	NFI	100,000
minimum age	50	20	21	no	no
maximum age at entry	75	80	KA	80	75
renewal up to	up to 100 years	up to 80 years	up to 100 years	up to 100 years	up to 99 years
general waiting period	30 days	30 days	30 days	30 days	NFI
special waiting period	120 days	120 days	120 days	120 days	NFI
exclusion pre-existing conditions	x	x	x	x	NFI
other	Relatives of the insured Persons can enter the insurance at the age of 15 days to 75 years. Exclusion of many conditions.	Exclusion of many conditions.	Exclusion of many conditions.	Exclusion of many conditions.	Exclusion of many conditions.



Age	Thai Vivat	The Navakij Insurance	The Viriyah Insurance	BKI Longstay Bangkok Insurance	Pacific Cross Long Stay Visa		
0 years	na	na	na	73,536.00	38,398.00		
15 days	36,000.00						
5 years	21,000.00			39,759.44	24,521.00	19,041.00	
6 years							
10 years	17,000.00			33,054.44	21,550.00	24,521.00	17,601.00
11 years							
15 years							
16 years							
20 years							
21 years	na			30,440.43	22,150.00	28,295.00	16,957.00
25 years							
26 years							
30 years							
31 years							
35 years	29,000.00	35,406.30	25,450.00	34,327.00	20,509.00		
36 years							
40 years	36,000.00	41,287.02	28,250.00	38,101.00	23,614.00		
41 years							
45 years							
46 years							
50 years	46,000.00	53,159.74	39,500.00	46,119.00	30,626.00		
51 years							
55 years							
56 years	59,000.00	60,060.17	59,150.00	63,366.00	51,074.00		
60 years							
61 years							
65 years							
66 years	81,000.00	84,446.54	94,000.00	107,382.00	70,190.00		
70 years							
71 years	120,000.00	na	109,400.00	133,373.00	na		
75 years							
76 years							
80 years							
81 years							
85 years							
86 years							
90 years							
91 years							
95 years							
96 years							
100 years							