

## **Regulations Governing Installment Payment of NHI Insurance Premium and Overdue Fine**

1. Promulgated on 10 Sep. 2003 in accordance with Bureau of National Health Insurance Order Chien-Pao-Cheng-0920010969
2. Amended and Promulgated on May 4, 2007 in accordance with Bureau of National Health Insurance Order Chien-Pao-Cheng-0960050215
3. Amended on Article 8 and 9 on November 30, 2009 in accordance with Bureau of National Health Insurance Order Chien-Pao-Cheng-0980090288
4. Amendment of Articles 4 and 5 on August 2, 2010 in accordance with Bureau of National Health Insurance, Department of Health, Executive Yuan Order Chien-Pao-Cheng-Tze No. 0990070370
5. Amended and Promulgated on 30 October 2012 in accordance with the Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-Tzu No. 1012600167
6. Amended and Promulgated on 13 November 2015 in accordance with Ministry of Health and Welfare Order Wei-Pu-Pao-Tzu No. 1041260788
7. Amended on Article 12 and Promulgated on 5 October 2017 in accordance with Ministry of Health and Welfare Order Wei-Pu-Pao-Tzu No. 1060128703

## **Article 1**

These regulations are duly enacted pursuant to Paragraph 2 of Article 36 of the National Health Insurance Act (hereinafter referred to as “the Act”).

## **Article 2**

Group insurance applicants or beneficiaries , who apply to the insurer for payment in installments because of being unable to pay off all the outstanding NHI insurance premiums and overdue fines (hereinafter referred to as “arrearage”) in a lump sum, shall abide by these Regulations. Any matter not covered by these Regulations shall be governed by other relevant laws and regulations.

## **Article 3**

Group insurance applicants or beneficiaries applying for payment in installments shall include all the arrearages (unpaid premium and overdue fine) in the application file.

## **Article 4**

All applications for the arrearage in installments shall meet one of the following conditions:

1. The total arrearages of a group insurance applicant are more than NT\$30,000.
2. The total arrearage of a beneficiary is more than NT\$2,000.

## **Article 5**

The number of installments for arrearage shall meet the following criteria and the payment of each installment for the group insurance applicant shall not be less than NT\$ 3,000, and that for the beneficiary shall not be less than sixty percent (60%) of the average premium of all the beneficiaries as proclaimed by the insurer:

1. Arrearage for group insurance applicant:
  - (1) If the total is less than NT\$ 200,000, the payment can be made in 2 to12 installments.
  - (2) If the total is more than NT\$ 200,000 and less than NT\$ 500,000, the payment can be made in 2 to24 installments.
  - (3) If the total is more than NT\$ 500,000 and less than NT\$ 5,000,000, the

payment can be made in 2 to 36 installments.

(4) If the total is more than NT\$ 5,000,000, the payment can be made in 2 to 48 installments.

2. Arrearage for beneficiary:

(1) If the total is less than NT\$ 50,000, the payment can be made in 2 to 12 installments.

(2) If the total is more than NT\$ 50,000 and less than NT\$ 100,000, the payment can be made in 2 to 24 installments.

(3) If the total is more than NT\$ 100,000 and less than NT\$ 200,000, the payment can be made in 2 to 36 installments.

(4) If the total is more than NT\$ 200,000, the payment can be made in 2 to 48 installments.

The duration of each installment provided in the previous paragraph shall not be exceeding one month.

## **Article 6**

If the insurer has handed the case of arrearage over to an administrative enforcement branch, the application for payment in installments of the arrearage shall be approved by the branch first.

## **Article 7**

The due date of the payment in installments of arrearage shall not be exceeding the statutory time of limitations provided in Article 131 of the Administrative Procedure Act.

## **Article 8**

A group insurance applicant applying for payment in installments of arrearage shall fill in an application form and submit it along with the following documents to the insurer:

1. The stamp or seal of the organization.
2. The seal and identity document of the supervisor of the organization. If it is not handled personally by the supervisor, then the seal and identity document of the authorized person shall be submitted while applying.

The applying organization shall pay off the first installment in cash or by sight check at the time of application and issue checks in advance as per the dates and amounts of the payments, one check for one payment.

Anyone who wishes to pay the installment in cash instead of by check shall sign an affidavit for installment payment.

If the group insurance applicant requests the replacement of the drawn check due to certain reasons, the insurer shall allow the organization to do it at the most twice during each installment according to the following principles: one old check shall be replaced with a new check and the due date of the new check shall be within 30 days of that of the old check.

#### **Article 9**

A beneficiary applying for payment in installments of arrearage shall fill in an application form and submit it along with a letter of authorization and the seal and identity document of the authorized person (if not handled personally by the applicant) to the insurer.

The applicant shall pay off the first installment at the time of application and pay the remaining amount according to a schedule as specified in the bills issued by the insurer.

#### **Article 10**

If the insurer suspends the payment of insurance benefits or issuance of insurance card to the group insurance applicants or the beneficiaries due to arrearage according to Paragraph 1 of Article 37 of the Act, it shall resume the rights of the latter once they complete the application for payment in installments.

#### **Article 11**

Failure to pay any installment on time by the group insurance applicants or the beneficiaries will result in the whole payment being due and the insurer shall resort to administrative enforcement and have the right to handle the matter according to the following:

1. Suspend payment of insurance benefits;
2. Suspend the issuance of the insurance card;
3. Suspend the renewal of the available times of doctor consultation embedded in the integrated circuit of the insurance card.

When any aforementioned group insurance applicant or the beneficiary who violated the regulations governing installment payment re-applies for payment in installments, all over arrearages of such group insurance

applicant or the insured shall be included in the application, and the reapplication shall be limited to one time only. In addition, the amount of each installment may not be lower than the average payment of the previous installment arrangement.

## **Article 12**

As long as the group insurance applicant or the beneficiaries who applied for paying the payment in installment conform to any of the following conditions, the total amount of their delinquent arrearage, the limit of terms and numbers of installments could be exempted from the regulations of Articles 4, 5, and Paragraph 2 of Article 11; provided, however, the number of terms for the installment shall not exceed 48:

1. The beneficiary is approved to be subsidized for his/her payable premium by the competent authority.
2. Delinquent arrearage has been referred to administrative execution proceedings by the insurer according to laws and regulations, and administrative enforcement agencies have agreed to the installment plan.
3. Group insurance applicant that has specific condition can submit the approving certificates of business suspension, close out, dismissal, bankruptcy, or profit-seeking enterprise income tax return to competent authority for explaining its reasons, then it needs to be approved by the insurer with special projects.
4. For any beneficiary that has special conditions, the insurer may grant the exemption on a case-by-case basis after finding out that the total amount of the beneficiary's annual income for the year inquired upon does not exceed the aggregate amount of the beneficiary's personal exemption, standard deduction, and special deduction of income from salaries or wages for the most recent year.

## **Article 13**

The payment of installment that applied by the group insurance applicants or the beneficiaries shall be paid off in the following sequence:

1. Delinquent arrearage that has already been removed to the administrative enforcement agency.
2. Premium that has not yet been removed to the administrative

enforcement agency.

3. Overdue fine that has not yet been removed to the administrative enforcement agency.

The insurer shall have the right to deduct the above-mentioned arrearage from the money payable from the insurer to the delinquent group insurance applicants or the beneficiaries.

#### **Article 14**

These Regulations shall come into force from the date of promulgation.