

Regulations Governing the Application for Loans of the National Health Insurance Poverty Relief Fund

1. Promulgated on 25 Oct. 2002 in accordance with Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-0910072679
2. The Article 8 was amended on 9 Jan. 2003 in accordance with Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-0922600009
3. Amended on 10 July 2003 in accordance with Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-0922600172
4. Amended on Article 3 and 5 on 16 December 2009 in accordance with Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-0982660227
5. Amendment of Article 9 on 5 August 2010 in accordance with Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-Tze No. 0992600255
6. Amended and promulgated on 1 November 2012 in accordance with Department of Health, Executive Yuan Order Wei-Shu-Chien-Pao-Tzu No. 1012660260

Article 1

These regulations are duly enacted pursuant to Paragraph 3 of Article 99 of the National Health Insurance Act (hereinafter referred to as “the Act”).

Article 2

A beneficiary of the National Insurance Health (hereinafter referred to as the “NHI”) who meets the NHI standards for financial difficulties may apply for an interest-free loan from the NHI Poverty Relief Fund (hereinafter referred to as “the Fund”).

Article 3

The Insurer shall be in charge of loan related affairs of the Fund.

Article 4

The following items are loanable provided by the Fund:

1. Insurance premium which has not been paid within the stipulated payment deadline according to the Act;
2. The unpaid amount which is payable to the contracted medical care institution in accordance with Paragraph 1 of Article 50 of the Act. (hereinafter referred to as the “Co-payment”).

Anyone taking out a loan who fails to pay back the first installment or any other installment on time will be deemed ineligible for reapplication for a loan.

Article 5

An applicant shall complete and submit the NHI Poverty Relief Fund application form and provide the following documents to the Insurer when applying for a loan:

1. Document which proves that the applicant meets the NHI standards for financial difficulties.
2. A person applying for a loan for the Co-payment shall submit the payment advice issued by the contracted medical care institutions.

Article 6

All outstanding insurance premiums of the applicant shall be part of the loan which is being applied.

Article 7

The amount of the loan approved by the insurer shall be directly transferred from the Fund to the insurer to pay for the outstanding amount owed by the applicant.

Article 8

An applicant shall pay back the loan according to the following provisions:

1. The starting date of payment: one year after the date of the application for the loan and the confirmed date of payment shall be the date indicated in the loan application form.
2. The amount of payment:
 - (1) Unless the applicant is willing to pay off the loan in advance, the maximum payment for each installment shall be two times the applicant's personal insurance premium at the time of loan application and the minimum payment for each installment shall be equal to the applicant's personal insurance premium at the time of loan application, or at an adjusted amount according to the financial status of the applicant;
 - (2) If the applicant is deemed as a member of a low income household at the time of loan application defined in Subparagraph 5 of Paragraph 1 of Article 10 of the Act, his or her maximum monthly payment should be limited to the monthly insurance premium paid by a beneficiary under Category Six according to Subparagraph 6 of Paragraph 1 of Article 10 of the Act and his or her minimum monthly payment should be equal to 30% the insurance premium calculated based on the base salary.
3. Method of payment: the payment should be made at the designated collection institution according to the payment advice issued by the Insurer.

An applicant who intends to pay off the loan in advance may pay off the loan according to the agreement with the insurer.

The applicant shall, within one year from June 6 2003 when the amended Act was enacted, apply to the insurer for postponement of the loan payment or change in the payment amount.

The insurer shall check the repayment ability of a person applying for the deferred payment on a yearly basis. When an applicant possesses the repayment ability and fails to make the payment after receiving a written notice from the insurer, the insurer will forward the case for compulsory execution. Unless an applicant applying for change in the payment amount is willing to pay off the loan in advance, the maximum payment for each installment shall be two times the personal insurance premium at the time of the application for the change and the minimum payment for each installment shall be equal to the personal insurance premium at the time of

the application for the change, or at an adjusted amount based on the financial status of the applicant.

Article 9

The Applicant shall pay back the loan by installments. All outstanding loans will become due if an applicant fails to pay off any installment, and the insurer may demand the payment pursuant to applicable laws, and impose a daily interest for each day of delay based on the one-year time deposit interest rate of the Postal Savings at the time of demand. The total amount of interest may not exceed 5% of the overdue payment.

Article 10

Where a beneficiary with financial difficulties is a member of a mid- or low-income household, the insurance premium which he or she should contribute should be subsidized according to Paragraph 2 of Article 19 of the Public Assistance Act.

Article 11

These Regulations shall come into force on January 1, 2013.