

# **Regulations for National Health Insurance Reimbursement of the Self-advanced Medical Expenses**

## Article 1

These regulations are duly enacted pursuant to Paragraph 2 of Article 56 of the National Health Insurance Act (hereinafter referred to as “the Act”).

## Article 2

A beneficiary of the National Health Insurance (hereinafter referred to as the “NHI”) who meets the requirement of any of the paragraphs of Article 55 of the Act may apply for the reimbursement of medical expenses according to these regulations.

## Article 3

The scope of emergent injury or illness stipulated in Subparagraphs 1 and 2 of Article 55 is as follows:

1. Acute diarrhea, vomiting or dehydration;
2. Acute abdominal pain, chest pain, headache, back pain (lower back or pain in the lumbar and hypochondriac region), arthralgia, or toothache, which needs emergency treatment to identify the pathogenic factors;
3. Haematemesis, hemaecia, rhinorrhagia, hemoptysis, hemolysis, hematuria, colporrhagia, or acute traumatic bleeding;
4. Acute toxic reaction, or acute anaphylactic reaction;
5. Paroxysmal temperature disorder;
6. Dyspnea, asthma, cyanotic lips or finger tips;
7. Unconsciousness, coma, convulsion, limb malfunction;
8. Foreign bodies left in or blocking the eye, ear, respiratory tract, gastrointestinal tract and genitourinary tract;
9. Psychosis that threatens the patient’s or other people’s lives, or psychotic symptoms that require immediate treatment;
10. Acute injury caused by a major accident;
11. Unstable vital sign or other symptoms that may endanger the patient’s life; and
12. Legal or reported infectious diseases that require immediate treatment.

## Article 4

The deadline for a beneficiary to apply for the reimbursement of medical expenses is set forth in Paragraph 1 of Article 56 of the Act.

## Article 5

Where a beneficiary applies for the reimbursement of medical expenses according to Article 55 of the Act, the documents required to be submitted should comply with the requirements set forth in the attached table.

Where a beneficiary fails to submit all required documents, he or she shall provide the supplementary document(s) within two months from being notified by the insurer. The insurer may, if necessary, extend the deadline for submission as per the beneficiary's application, which is limited to one time only and the extension may not exceed two months. Where the beneficiary fails to submit the supplementary documents before the stipulated deadline, the review will be made based solely on the submitted documents. The insurer may require the beneficiary to submit supporting documents other than those stipulated in the table in Paragraph 1, or to attend the contracted medical care institution designated by the insurer to receive relevant test or examination.

#### Article 6

The reimbursement of medical expenses which is approved by the insurer after its review shall be made according to the following requirements and standards:

1. The insurer shall make reimbursement in cases which take place within the Taiwan area pursuant to the regulations governing the review, payment, benefit payment and co-payment of the NHI medical expenses.
2. The insurer shall make reimbursement in cases which take place outside the Taiwan area after it reviews and approves the application according to the regulations governing the payment and benefit payment of the NHI medical expenses. However, in the event that the amount of self-advanced NHI medical expenses under reimbursement application exceeds the average amount which the insurer paid to all contracted hospitals or clinics for emergency treatment per patient, outpatient visit per patient or inpatient care per patient day of the previous quarter of the date when the applicant receives emergency treatment or outpatient care, or is discharged from the hospital, any amount in excess of the abovementioned average amount will not be reimbursed.

The insurer shall promulgate the standards for reimbursement set forth in Subparagraph 2 of the preceding Paragraph every quarter.

#### Article 7

In the case of reimbursement of medical expenses which are incurred outside the Taiwan area, the foreign exchange rates should be adopted in accordance with the following requirements:

1. The foreign exchange rate of the last business day of the previous month of the date of application which is promulgated by the Central Bank of the Republic of China

shall be used for calculation.

2. In the event that the Central Bank of the Republic of China does not have information regarding the exchange rate of a foreign currency, the spot selling exchange rate promulgated by the Bank of Taiwan should be used for calculation.
3. In the event that there is no available spot selling exchange rate defined in the preceding subparagraph, the cash selling exchange rate should be used for calculation.
4. In the event that there is no available foreign exchange data defined in the preceding subparagraph, the foreign exchange rate publicized by the Bloomberg and Reuters should be used for calculation.

#### Article 8

The insurer shall determine whether to reimburse the medical expenses within three months from the date when it receives the application, and inform the beneficiary or his or her legal agent of the result.

The following periods of time may not be included into the calculation of the deadline set forth in the preceding paragraph.

1. In the event that a beneficiary provides insufficient documents and is subsequently notified by the insurer to provide supplementary documents: the period between the date of being notified by the insurer and the date when the required supplementary documents are submitted;
2. In the event that the insurer needs to check the medical records kept by a contracted medical care institution due to review of an application: the period between the date when the contracted medical care institution is notified to submit the medical records and the date when the medical records are submitted.

#### Article 9

The Regulations have come into force as of January 1, 2013.

The amended articles of the Regulations shall come into force on the date of the promulgation, with the exception of Article 6 amended and promulgated on December 4, 2017, which shall come into force on January 1, 2018.

Table attached to Article 5: Documents which are required to be submitted when an application for reimbursement of medical expenses is made

Beneficiary who meets the requirement set forth in Article 55 of the Act	Beneficiary (application is made by the beneficiary himself/herself or another person appointed by the beneficiary)	Beneficiary has no capacity or limited capacity to make juridical acts (the beneficiary's guardian should make the application)	Beneficiary is dead (the beneficiary's legal heir should make the application)	Note
<ol style="list-style-type: none"> <li>1. Have received medical service from a non-contracted medical care institution within the Taiwan area;</li> <li>2. Have received medical service from a contracted medical care institution or a non-contracted medical care institution (within the Taiwan area) during the period when benefit payment is suspended.</li> </ol>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses;</li> <li>3. Certificate of diagnosis or supporting document;</li> <li>4. Discharge medical record abstract in the case of inpatients;</li> <li>5. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors.</li> </ol> <p>Note: Where a beneficiary appoints another person to make the application on his or her behalf, or a beneficiary is not within the territory of the Republic of China, an authorization form and a copy of the</p>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses;</li> <li>3. Certificate of diagnosis or supporting document;</li> <li>4. Discharge medical record abstract in the case of inpatients;</li> <li>5. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</li> <li>6. A copy of the household certificate or supporting document for the guardian.</li> </ol>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses;</li> <li>3. Certificate of diagnosis or supporting document;</li> <li>4. Discharge medical record abstract in the case of inpatients;</li> <li>5. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</li> <li>6. Written declaration made by the legal heir;</li> <li>7. Death certificate;</li> <li>8. Identification document of the applicant.</li> </ol>	<p>In the event that the originals of the medical expenses receipt and itemized statement of medical expense are lost or used for any other purpose, copies of such receipt and statement affixed with the seal of the original contracted medical care institution to prove their consistence with the originals, and a written declaration specifying the cause for the non-submission of the originals should be submitted.</p>

	appointee's national identification card shall be submitted.			
<p>1. Have received medical service from outside the Taiwan area;</p> <p>2. Have received medical service from a non-contracted medical care institution (outside the Taiwan area) during the period when benefit payment is suspended .</p>	<p>1. Application for reimbursement of medical expenses;</p> <p>2. The original of medical expenses receipt and itemized statement of medical expenses;</p> <p>3. Certificate of diagnosis or supporting document;</p> <p>4. Discharge medical record abstract in the case of inpatients;</p> <p>5. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</p> <p>6. A copy of supporting document to prove the exit and entry in question or certificate issued by the entity with which the beneficiary is employed.</p> <p>Note: Where a beneficiary appoints another person to make the application on his or her behalf, or a beneficiary is not</p>	<p>1. Application for reimbursement of medical expenses;</p> <p>2. The original of medical expenses receipt and itemized statement of medical expenses;</p> <p>3. Certificate of diagnosis or supporting document;</p> <p>4. Discharge medical record abstract in the case of inpatients;</p> <p>5. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</p> <p>6. A copy of supporting document to prove the exit and entry in question or certificate issued by the entity with which the beneficiary is employed;</p> <p>7. A copy of the household certificate or supporting document for the guardian.</p>	<p>1. Application for reimbursement of medical expenses;</p> <p>2. The original of medical expenses receipt and itemized statement of medical expenses;</p> <p>3. Certificate of diagnosis or supporting document;</p> <p>4. Discharge medical record abstract in the case of inpatients;</p> <p>5. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</p> <p>6. A copy of supporting document to prove the exit and entry in question or certificate issued by the entity with which the beneficiary is employed;</p> <p>7. Written declaration made by the legal heir;</p> <p>8. Death certificate;</p>	<p>1. In the event that the originals of the medical expenses receipt and itemized statement of medical expense are lost or used for any other purpose, copies of such receipt and statement affixed with the seal of the original contracted medical care institution to prove their consistence with the originals, and a written declaration specifying the cause for the non-submission of the originals should be submitted. If there is difficulty to affix the seal to a copy of the receipt, the affixation of the seal may be exempted. Notwithstanding , a written declaration specifying the cause for the non-submission of the original is required to be submitted.</p> <p>2. In the event that the originals of medical expenses receipt, itemized statement of medical expenses, certificate of</p>

	within the territory of the Republic of China, an authorization form and a copy of the appointee's national identification card should be submitted.		9. Identification document of the applicant.	diagnosis or supporting documents is in any foreign language other than English, Chinese translations shall also be submitted.
Have received medical service from a contracted medical care institution; and the self-advanced expense is non-attributable to the beneficiary.	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses;</li> <li>3. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors.</li> </ol> <p>Note: Where a beneficiary appoints another person to make the application on his or her behalf, or a beneficiary is not within the territory of the Republic of China, an authorization form and a copy of the appointee's national identification card should be submitted.</p>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses;</li> <li>3. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</li> <li>4. A copy of the household certificate or supporting document for the guardian.</li> </ol>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses;</li> <li>3. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of ocean-going sailors;</li> <li>4. Written declaration made by the legal heir;</li> <li>5. Death certificate;</li> <li>6. Identification document of the applicant.</li> </ol>	In the event that the originals of the medical expenses receipt and itemized statement of medical expense are lost or used for any other purpose, copies of such receipt and statement affixed with the seal of the original contracted medical care institution to prove their consistence with the originals, and a written declaration specifying the cause for the non-submission of the originals should be submitted.

<p>The accumulated annual co-payment of inpatient medical expenses exceeds the stipulated upper limit.</p>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses. However, they are not required to be attached if the beneficiary agrees to have the insurer directly calculate the expense reimbursement amount.</li> </ol> <p>Note: Where a beneficiary appoints another person to make the application on his or her behalf, or a beneficiary is not within the territory of the Republic of China, an authorization form and a copy of the appointee's national identification card should be submitted.</p>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expenses;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses. However, they are not required to be attached if the legal representative agrees to have the insurer directly calculate the expense reimbursement amount;</li> <li>3. A copy of the household certificate or the certificate documents of the legal representative.</li> </ol>	<ol style="list-style-type: none"> <li>1. Application for reimbursement of medical expense;</li> <li>2. The original of medical expenses receipt and itemized statement of medical expenses. However, they are not required to be attached if the legal heir agrees to have the insurer directly calculate the expense reimbursement amount;</li> <li>3. Written declaration made by the legal heir;</li> <li>4. Death certificate;</li> <li>5. Identification document of the applicant.</li> </ol>	<p>In the event that the originals of the medical expenses receipt and itemized statement of medical expenses are lost or used for any other purpose, copies of such receipt and statement affixed with the seal of the of the original contracted medical care institution to prove their consistence with the originals, and a written declaration specifying the cause for the non-submission of the originals should be submitted.</p>
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