Regulations for National Health Insurance Reimbursement of the Selfadvanced 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, hemafecia, 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	Beneficiary has no		
Beneficiary	(application is	capacity or limited	Beneficiary is	
who meets the	made by the	capacity to make	dead (the	
requirement	beneficiary	juridical acts (the	beneficiary's legal	Note
set forth in	himself/herself or	beneficiary's	heir should make	11010
Article 55 of	another person	guardian should	the application)	
the Act	appointed by the	make the	ane application)	
	beneficiary)	application)		
1. Have	1. Application	1. Application	1. Application	In the event that
received	for	for	for	the originals of the
medical	reimbursemen	reimbursemen	reimbursemen	medical expenses
service	t of medical	t of medical	t of medical	receipt and
from a	expenses;	expenses;	expenses;	itemized statement
non-	2. The original of	2. The original of	2. The original of	of medical expense
contracted	medical	medical	medical	are lost or used for
medical	expenses	expenses	expenses	any other purpose,
care	receipt and itemized	receipt and	receipt and	copies of such
institution within the		itemized statement of	itemized	receipt and statement affixed
Taiwan	statement of medical	statement of medical	statement of medical	with the seal of the
			expenses;	original contracted
area; 2. Have	expenses; 3. Certificate of	expenses; 3. Certificate of	3. Certificate of	medical care
received	diagnosis or	diagnosis or	diagnosis or	institution to prove
medical	supporting	supporting	supporting	their consistence
service	document;	document;	document;	with the originals,
from a	4. Discharge	4. Discharge	4. Discharge	and a written
contracted	medical record	medical record	medical record	declaration
medical	abstract in the	abstract in the	abstract in the	specifying the
care	case of	case of	case of	cause for the non-
institution	inpatients;	inpatients;	inpatients;	submission of the
or a non-	5. Identification	5. Identification	5. Identification	originals should be
contracted	document and	document and	document and	submitted.
medical	supporting	supporting	supporting	
care	document to	document to	document to	
institution	prove his/her	prove his/her	prove his/her	
(within the	dates of	dates of	dates of	
Taiwan	departure and	departure and	departure and	
area)	return of the	return of the	return of the	
during the	voyage in	voyage in	voyage in	
period	question in the	question in the	question in the	
when	case of ocean-	case of ocean-	case of ocean-	
benefit	going sailors.	going sailors;	going sailors;	
payment is	Note:	6. A copy of the	6. Written	
suspended	Where a	household	declaration	
•	beneficiary	certificate or	made by the	
	appoints another	supporting document for	legal heir;	
	person to make the		7. Death	
	application on his or her behalf, or a	the guardian.	certificate; 8. Identification	
	beneficiary is not		document of	
	within the territory		the applicant.	
	of the Republic of		the applicant.	
	China, an			
	authorization form			
	and a copy of the			
	and a copy of tile	<u> </u>	<u> </u>	

		appointee's					
		national					
		identification card					
		shall be submitted.					
1.	Have	 Application 	1.	Application	1.	Application	1. In the event that
	received	for		for		for	the originals of
	medical	reimbursemen		reimbursemen		reimbursemen	the medical
	service	t of medical		t of medical		t of medical	expenses receipt
	from	expenses;		expenses;		expenses;	and itemized
	outside the	2. The original of	2.		2.	The original of	statement of
	Taiwan	medical		medical		medical	medical expense
	area;	expenses		expenses		expenses	are lost or used
2.	Have	receipt and		receipt and		receipt and	for any other
	received	itemized		itemized		itemized	purpose, copies
	medical	statement of		statement of		statement of	of such receipt
	service	medical		medical		medical	and statement
	from a	expenses;		expenses;		expenses;	affixed with the
	non-	3. Certificate of	3	Certificate of	3	Certificate of	seal of the
	contracted	diagnosis or	٥.	diagnosis or	٥.	diagnosis or	original
	medical	_		•		•	contracted
		supporting		supporting		supporting document;	
	care	document;	4	document;	4	,	
	institution	4. Discharge	4.	Discharge	4.	Discharge	
	(outside	medical record		medical record		medical record	prove their
	the	abstract in the		abstract in the		abstract in the	consistence with
	Taiwan	case of		case of		case of	the originals, and
	area)	inpatients;	_	inpatients;	_	inpatients;	a written
	during the	5. Identification	5.	Identification	5.	Identification	declaration
1	period	document and		document and		document and	specifying the
	when	supporting		supporting		supporting	cause for the
	benefit	document to		document to		document to	non-submission
	payment is	prove his/her		prove his/her		prove his/her	of the originals
	suspended	dates of		dates of		dates of	should be
		departure and		departure and		departure and	submitted. If
		return of the		return of the		return of the	there is difficulty
		voyage in		voyage in		voyage in	to affix the seal
		question in the		question in the		question in the	to a copy of the
		case of ocean-		case of ocean-		case of ocean-	receipt, the
		going sailors;		going sailors;		going sailors;	affixation of the
		6. A copy of	6.	A copy of	6.	A copy of	seal may be
		supporting		supporting		supporting	exempted.
		document to		document to		document to	Notwithstanding
		prove the exit		prove the exit		prove the exit	, a written
		and entry in		and entry in		and entry in	declaration
		question or		question or		question or	specifying the
		certificate		certificate		certificate	cause for the
		issued by the		issued by the		issued by the	non-submission
		entity with		entity with		entity with	of the original is
		which the		which the		which the	required to be
		beneficiary is		beneficiary is		beneficiary is	submitted.
		employed.		employed;		employed;	2. In the event that
		Note:	7.		7.	Written	the originals of
		Where a	•	household	``	declaration	medical
		beneficiary		certificate or		made by the	expenses receipt,
		appoints another		supporting		legal heir;	itemized
		person to make the		document for	Q	Death	statement of
		application on his		the guardian.	0.	certificate;	medical of
				aic guaithail.		certificate,	
		or her behalf, or a					expenses,
		beneficiary is not					certificate of

	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.	1. Application for reimbursemen t of medical expenses; 2. The original of medical expenses receipt and itemized statement of medical expenses; 3. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of oceangoing sailors. 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.	1. Application for reimbursemen t of medical expenses; 2. The original of medical expenses receipt and itemized statement of medical expenses; 3. Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of oceangoing sailors; 4. A copy of the household certificate or supporting document for the guardian.	 Application for reimbursemen t of medical expenses; The original of medical expenses receipt and itemized statement of medical expenses; Identification document and supporting document to prove his/her dates of departure and return of the voyage in question in the case of oceangoing sailors; Written declaration made by the legal heir; Death certificate; Identification document of the applicant. 	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.

The accumulated annual copayment of inpatient medical expenses exceeds the stipulated upper limit.

- Application for reimbursemen t of medical expenses;
- 2. The original of medical expenses and receipt itemized statement of medical expenses. However, they required to be attached if the beneficiary agrees to have the insurer directly calculate the expense reimbursemen t amount.

Note: Where 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. authorization form and a copy of the appointee's national identification card should submitted.

- Application
 for
 reimbursemen
 t of medical
 expenses;
- 2. The original of medical expenses receipt and itemized statement of medical expenses. However, they required to be attached if the legal representative agrees to have the insurer directly calculate the expense reimbursemen t amount;
- 3. A copy of the household certificate or the certificate documents of the legal representative.

- Application for reimbursemen t of medical expense;
- 2. The original of medical expenses receipt and itemized statement of medical expenses. However, they required to be attached if the legal heir agrees to have the insurer directly calculate the expense reimbursemen t amount;
- 3. Written declaration made by the legal heir;
- 4. Death certificate;
- 5. Identification document of the applicant.

In the event that the originals of the medical expenses receipt and itemized statement 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 their prove consistence with the originals, and a written declaration specifying cause for the nonsubmission of the originals should be summited.